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1. Report of the Auditor General for the year ended 31st March, 1912 Volume 1, Parts A to J. Volume II, Parts K to U. Volume III, Parts V to Y. Presented by Hon. Mr. White, 14th January, 1913.

Printed for distribution and sessional papers.

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2. The Public Accounts of Canada, for the fiscal year ended 31st March, 1912. Presented by Hon. Mr. White, 26th November, 1912.

Printed for distribution and sessional papers.

3. Estimates of sums required for the service of the Dominion for the year ending 31st March, 1914. Presented by Hon. Mr. White, 3rd February, 1913.

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4. Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1913. Presented by Hon. Mr. White, 10th March, 1913.

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6. List of Shareholders in the Chartered Banks of the Dominion of Canada as on December 31, 1911. Presented by Hon. Mr. White, 26th November, 1912.

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7. Report on dividends remaining unpaid, unclaimed balances and unpaid drafts and bills of exchange in Chartered Banks of the Dominion of Canada, for five years and upwards prior to 31st December, 1911. Presented by Hon. Mr. White, 26th November, 1912.

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8. Report of the Superintendent of Insurance for year ended 1912. Presented by Hon. Mr. White.. .. ..*Printed for distribution nd sessional papers.*

9. Abstract of Statements of Insurance Companies in Canada for the year ended 1912. Presented by Hon. Mr. White.. .. .. ..*Printed for distribution and sessional papers.*

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10. Report of the Department of Trade and Commerce for the fiscal year ended 31st March, 1912. (Part I.—Canadian Trade). Presented by Hon. Mr. Foster, 30th January, 1913.
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10*a*. Report of the Department of Trade and Commerce, for the year ended 31st March, 1912. (Part II.—Canadian Trade with (1) France, (2) Germany, (3) United Kingdom, and (4) United States). Presented by Hon. Mr. Foster, 12th December, 1912.
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10*b*. Report of the Department of Trade and Commerce for the fiscal year ended 31st March, 1912. (Part III.—Canadian Trade with Foreign Countries, except France, Germany, the United Kingdom and United States). Presented by Hon. Mr. Foster, 15th January, 1913.. .. ..*Printed for distribution and sessional papers.*

10*c*. Report of the Department of Trade and Commerce, for the fiscal year ended 31st March, 1912. (Part IV.—Miscellaneous Information). Presented by Hon. Mr. Reid, 17th February, 1913.. ... .*Printed for distribution and sessional papers.*

10*d*. Report of the Board of Grain Commisioners for Canada. Presented by Hon. Mr. Foster, 3rd February, 1913.. .. ..*Printed for distribution and sessional papers.*

10*e*. Report of the Department of Trade and Commerce for the fiscal year ended 31st March 1912. (Part VI.—Subsidized Steamship Services). Presented, 1913.
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10*f*. Report of Trade and Commerce for fiscal year ended 31st March, 1912. (Part VII.—Trade of Foreign Countries, Treaties and Conventions). Presented, 1913.
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13. Report of the Department of Inland Revenue for year ended 31st March, 1912. (Part II.—Inspection of Weights and Measures, Gas and Electricity). Presented by Hon. Mr. Nantel, 25th November, 1912.. .. ..*Printed for distribution and sessional papers.*

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18. Return of the Twelfth General Election for the House of Commons of Canada, held on the 14th and 21st of September, 1911. Presented by Hon. The Speaker, 27th November, 1912.. .. ..*Printed for distribution and sessional papers.*

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21*c*. Supplement to Forty-fifth Report of the Department of Marine and Fisheries, for fiscal year 1911-12,—Marine Branch—Influence of Icebergs and Land on the temperature of the Sea. Presented by Hon. Mr. Hazen, 17th February, 1913.
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22. Forty-fifth Annual Report of the Department of Marine and Fisheries, 1912,—Fisheries. Presented by Hon. Mr. Hazen, 5th December, 1912.
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30. The Civil Service List of Canada, 1912. Presented by Hon. Mr. Coderre, 3rd December, 1912.. .. ..*Printed for distribution and sessional papers.*

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35. Report of the Militia Council for the fiscal year ending 31st March, 1913. Presented by Hon. Mr. Hughes, 14th January, 1913. ..*Printed for distribution and sessional papers.*

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36a. Fifth Report of the Registrar of Boards of Conciliation and Investigation of the proceedings under "The Industrial Disputes Investigation Act, 1907," for the fiscal year ending 31st March, 1912. Presented by Hon. Mr. Crothers, 28th November, 1912.
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39. "Miscellaneous Unforeseen Expenses," from the 1st April, to the 21st November, 1912, in accordance with the Appropriation Act of 1912. Presented by Hon. Mr. White, 25th November, 1912... .. ..*Not printed*

40. Statement of Treasury Board over-rulings, under Section 44, Consolidated Revenue and Audit Act. Presented by Hon. Mr. White, 26th November, 1912... .. ..*Not printed.*

41. Statement in pursuance of Section 17 of the Civil Service Insurance Act, for the year ending 31st March, 1912. Presented by Hon. Mr. White, 26th November, 1912.
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42. Statement of Receipts and Expenditures of the Ottawa Improvement Commission to 31st March, 1912. Presented by Hon. Mr. White, 26th November, 1912.....*Not printed.*

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44. Statement of Superannuation and Retiring Allowances in the Civil Service during the year ending 31st December, 1912, showing name, rank, salary, service, allowance and cause of retirement of each person superannuated or retired, also whether vacancy is filled by promotion or by appointment, and salary of any new appointee. Presented by Hon. Mr. White, 26th November, 1912.. .. ..*Not printed*

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45*a*. Return to lands sold by the Canadian Pacific Railway Company during the year which ended on the 1st October, 1912. Presented by Hon. Mr. Roche, 14th January, 1913.. .. ..*Not printed.*

45*b*. Return to an Address to His Royal Highness the Governor General of the 27th January, 1913, for a copy of all applications made by the Canadian Pacific Railway Company for authorization to make new issue of stock, addressed to the Governor in Council, and of all correspondence with regard to the same. Presented 16th April, 1913, by Sir Wilfrid Laurier.. .. ..*Not printed*

46. Return to an Order of the House of the 18th March, 1912, for a copy of all reports made by the Inspector of Agents for placing Immigrants, both domestic servants and farm labourers, in Ontario and Quebec, during the years 1910 and 1911. Presented 27th November, 1912, by Mr. Sutherland.. .. ..*Not printed.*

47. Return to an Order of the House of the 11th March, 1912, for a copy of all letters, telegrams and other papers in connection with complaints of whatever nature against Commission Agents for placing farm labourers in Ontario, also officials connected with any agency in Ontario, during the year 1910 and 1911. Presented 27th November, 1912 by Mr. Sutherland.. .. ..*Not printed*

48. Copy of Order in Council No. P. C. 1275, dated 13th May, 1912, "Award of compensation to men belonging to the Royal Canadian Navy, who may be permanently disabled though injuries or illness contracted during drill, training or on duty." Presented by Hon. Mr. Hazen, 27th November, 1912.. .. ..*Not printed.*

48*a*. Copies of plans included in the tender of Messrs. Cammel, Laird & Company, dated 29th April, 1911, for the construction of ships for the Canadian Naval Service. Presented by Hon. Mr. Hazen, 18th December, 1912.. .. ..*Not printed.*

48*b*. An Act respecting the Naval Service of Canada." (Copy of Order in Council, No. P. C. 126 dated 20th January, 1913, "Amendment to the Regulations for the Entry of Naval Cadets)." Presented by Hon. Mr. Hazen, 4th February, 1913.. ..*Not printed.*

49. Regulations under "The Destructive Insect and Pest Act." Presented by Hon. Mr. Burrell, 28th November, 1912.. .. ..*Not printed.*

50. Statement of the affairs of the Royal Society of Canada, for the year ended 30th April, 1912. Presented by Hon. Mr. White, 29th November, 1912.. .. ..*Not printed.*

51. Ordinances of the Yukon Territory passed by the Yukon Council in the year 1912. Presented by Hon. Mr. Coderre, 3rd December, 1913.. .. ..*Not printed*

52. Return of Orders in Council which have been published in the *Canada Gazette*, between 1st August, 1911, and 30th September, 1912, in accordance with the provisions of Section 77 of the Dominion Lands Act, Chapter 20 of the Statutes of Canada, 1908. Presented by Hon. Mr. Roche, 5th December, 1912.. .. ..*Not printed.*

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52b. Return of Orders in Council which have been passed and published in the *Canada Gazette* and in the British Columbia *Gazette*, between 1st August, 1911, and 30th September, 1912, in accordance with provisions of Subsection (*d*) of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 40-mile Railway Belt in the Province of British Columbia. Presented by Hon. Mr. Roche, 5th December, 1912.. .. ..*Not printed*

52c. Return to an Order of the House of the 24th February, 1913, for a copy of all regulations issued by the Minister of the Interior, relating to the disposition of Dominion lands between 8th April, 1905, and 12th October, 1911. Presented by Hon. Mr. Roche. 25th March, 1913.. .. ..*Not printed.*

53. A detailed statement of all bonds or securities registered in the Department of the Secretary of State of Canada, since last return (28th November, 1911) submitted to the Parliament of Canada under Section 32 of Chapter 19, of the Revised Statutes of Canada, 1906. Presented by Hon. Mr. Coderre, 4th December, 1912.. .. ..*Not printed.*

54. Annual Return respecting Trade Unions under Chapter 125, R.S.C., 1906. Presented by Hon. Mr. Coderre, 4th December, 1912... .. ..*Not printed.*

55. Deliberation of the Canada-West Indies Conference, and Agreement between Canada and certain of the West India Colonies. Presented by Hon. Mr. Foster, 4th December, 1912.. .. ..*Printed for distribution and sessional papers*

56. Orders in Council passed between the 1st August, 1911, and 30th September, 1912, in accordance with the provisions of the Rocky Mountains Park Act, Chapter 60, Revised Statutes of Canada, 1906. Presented by Hon. Mr. Rogers, 4th December, 1912. *Not printed.*

56a. Return of Orders in Council passed between the 1st August, 1911, and 30th September, 1912, in accordance with the provisions of the Forest Reserves and Park Act, Section 19, of Chapter 10, 1-2 George V. Presented by Hon. Mr. Roche, 5th December, 1912. *Not printed.*

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57. Report of the Public Service Commission. Presented by Hon. Mr. Borden, 9th December, 1912. Parts I, II, and III.. .. .. ..*Printed for distribution and sessional papers.*

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57a. Report on the organization of the Public Service of Canada, by Sir George Murray. Presented by Hon. Mr. Borden, 18th December, 1912. *Printed for distribution and sessional papers.*

58. Report of the proceedings for the preceding year of the Commissioners of Internal Economy of the House of Commons, pursuant to Rule 9. Presented by Hon. The Speaker, 9th December, 1912.. .. ..*Not printed.*

59. Schedules of Trade Transactions between the West Indies and Canada, the United States and the United Kingdom, compiled from the West Indian blue books and statistics. Presented by Hon. Mr. Foster, 12th December, 1912. *Printed for distribution and sessional papers.*

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59a. Trade Statistics of Imports and Exports in possession of the Government, *re* British West Indies. (*Senate*).. .. ..*Not printed.*

60. Return showing correspondence concerning the calling for tenders for the Ships of War of Canada, together with copies of tenders. Presented by Hon. Mr. Hazen, 12th December, 1912.. .. ..*Not printed.*

61. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, telegrams, reports and documents relating to the dismissal of John R McDonald, Heatherton, Antigonish County, as Indian agent for the district including the Counties of Antigonish and Guysborough, and the appointment of his successor. Presented 4th January, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61a. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dr. C. P. Bissett, Physician to the Indians at Salmon River, Richmond County, N.S. Presented 14th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61b. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Michael Murphy, postmaster at Point Micheau, Richmond County, N.S. Presented 4th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61c. Return to an Order of the House of the 9th December, 1912, for copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of David A. McLeod, Postmaster at Cleveland, Richmond County, N.S. Presented 14th January.—*Mr. Kyte*.. .. ..*Not printed.*

61d. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, complaints, telegrams, reports, and other documents in the possession of the Post Office Department relating to the dismissal of John Milward, Postmaster at Stormont, Guysborough County, N.S. Presented 14th January, 1913.—*Mr. Sinclair.*
Not printed.

61e. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents, relating to the dismissal of Kenneth F. McAskill, Postmaster at Loch Lomond, Richmond County, N.S. Presented 14th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61f. Return to an Address to His Royal Highness the Governor General of the 25th March, 1912, for a copy of all letters, telegrams, memorandums and Orders in Council, relating to the dismissal of Mr. W. W. Hayden, late wharfinger of the government wharf at Digby, Nova Scotia. Presented 14th January, 1913.—*Mr. MacLean (Halifax).*
Not printed.

61g. Return to an Order of the House of the 11th December, 1912, for a copy of all complaints and charges made against W. B. Langley, assistant at Lobster Hatchery, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of a successor. Presented 14th January, 1913.—*Mr Sinclair*.. .. ..*Not printed.*

61h. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Fred. E. Cox, engineer lobster hatchery at Isaac's Harbour, Guysborough County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same. Presented 14th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*i*. Return to an Order of the House of the 11th December, 1912, for a copy of all complaints and charges made against Simon Hodgson, engineer lobster hatchery at Isaac's Harbour, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of a successor. Presented 14th January 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*j*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Henry Henlow, chief engineer at lobster hatchery at Canso, Guysborough County, N.S. Presented 14th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*k*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of H. C. V. LeVatte, harbour master at Louisburg, Cape Breton South, N.S., and of evidence taken and report of investigations held by H. P. Duchemin, in regard to the same. Presented 14th January, 1913.—*Mr. Carroll*.. .. ..*Not printed.*

61*l*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John Cummings, assistant at the lobster hatchery at Isaac's Harbour, Nova Scotia, and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 14th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*m*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of W. G. Matthews, coxswain, lifeboat crew at Canso, Guysborough County, N.S., and all evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 14th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*n*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relating to the dismissal of Joseph Shean, harbour master at North Sydney, N.S., in the riding of North Cape Breton and Victoria. Presented 14th January, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61*o*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents, relating to the dismissal of George H. Sampson, keeper of the storm signal at Lower L'Ardoise, Richmond County, N.S. Presented 14th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*p*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Alexis Vigneau, captain of the patrol boat at Arichat, Richmond County, N.S. Presented 14th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*q*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, Orders in Council and all other papers or documents in any way relating to the dismissal of Emeri Thivierge, from the position of fisheries inspector for the Counties of Prescott and Russell. Presented 14th January, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61*r*. Return to an Order of the House of the 9th December, 1912, for a return showing all the public officers of the Inland Revenue Department in the County of St. Jean Iberville, removed by the present Government since 1st May, 1912, together with the names and duties of such persons, the reasons of their dismissal, the nature of the

CONTENTS OF VOLUME 27—*Continued.*

complaints against them, the names of the persons who brought these complaints; also a copy of all correspondence relating thereto, and of the reports of inquiries in the cases where such have been held. Presented 14th January, 1913.—*Mr. Demers.*
Not printed.

61*s*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, complaints, petitions, memoranda, notes of evidence, reports of investigations and other documents in the possession of the Department of Inland Revenue regarding the dismissal of J. Fabien Bugeaud, Bonaventure, Quebec, assistant inspector of weights and measures in the Quebec district, and the appointment of his successor or successors, with the names, residence, salaries and duties; also of all documents relating to A. B. Caldwell, New Carlisle, Quebec, joint assistant inspector with J. Fabien Bugeaud, and the duties assigned to him, together with a copy of all recommendations for said new appointment. Presented 14th January, 1913.—*Mr. Marcil (Bonaventure)*.. .. ..*Not printed.*

61*t*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, Orders in Council and all other papers or documents in any way relating to the dismissal of Duncan McArthur, from the Annuities Branch, while the said branch was attached to the Department of Trade and Commerce. Presented 15th January, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61*u*. Return to an Order of the House of the 26th February, 1912, for a copy of all documents, letters, requests, reports, recommendations and evidence taken under investigation by Dr. Shentliff, relating to the dismissal of Charles O. Jones, postmaster of Bedford, County of Missisquoi. Presented 15th January, 1913.—*Mr. Kay.*
Not printed.

61*v*. Return to an Order of the House of the 1st April, 1912, for a copy of all letters, telegrams, complaints or other papers or documents in the possession of the Government or any department thereof, relating to the dismissal of Archibald Barss, postmaster, New Harbour, West, Guysborough County, N.S. Presented 15th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*w*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, documents, recommendation and other reports respecting the dismissal of Dr. A. Allaire as surgeon of the penitentiary of St. Vincent de Paul, and also respecting the payments of his gratuities, superannuation or retiring allowance. Presented 15th January, 1913.—*Mr. Wilson (Laval)*.. .. ..*Not printed*

61*x*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, documents, recommendations and reports respecting the dismissal of Oscar Beauchamp as warden of the penitentiary of St. Vincent de Paul, and also respecting the payments of his gratuities, superannuation or retiring allowance. Presented 15th January, 1913.—*Mr. Wilson (Laval)*.. .. ..*Not printed.*

61*y*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of John McDonald, freight handler and checker Intercolonial railway at Sydney Mines Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 16th January, 1913.—*Mr. Mackenzie*.. .. ..*Not printed.*

61*z*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents and reports relating to the dismissal of Allan Kinney, of Linwood, Antigonish County, Nova Scotia, a sectionman on the Intercolonial rail-

CONTENTS OF VOLUME 27—*Continued.*

way, and for a statement in detail of the expenses in connection with the investigation of the charges against him. Presented 16th January, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61*aa*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents and reports relating to the dismissal of Charles Landry, of Pomket, Antigonish county, Nova Scotia, a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 16th January, 1913.—*Mr. Chisholm (Antiginish)*.. .. ..*Not printed.*

61*bb*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, documents, reports, correspondence, &c., relating to the dismissal of Patrick Decoste, an employee on the ferry steamer *Scotia* between Mulgrave and Point Tupper on the Intercolonial railway. Presented 16th January, 1913.. .. ..*Not printed*

61*cc*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Harry E. McDonald, assistant engineer at St. Peters Canal, Richmond County, N.S Presented 13th January, 1913.—*Mr. Kyte.*

61*dd*. Return to an order of the House of the 9th December, 1912, for a copy of all letters, papers, documents, telegrams, and charges relating to a complaint against Neil Ross sectionman on the Intercolonial railway at West River, County of Pictou, and of the evidence taken at the investigation, of the report of the commissioner thereon, and of all letters, papers or other documents relating to the appointment of his successor. Presented 16th January, 1913.—*Mr. Macdonald*.. .. ..*Not printed.*

61*ee*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents and reports relating to the dismissal of James Armstrong, of Heatherton, Antigonish County, N.S., a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 16th January, 1913.—*Mr. Chisholm (Antigonish)*. *Not printed.*

61*ff*. Return to an Order of the House of the 4th December, 1912, for a copy of all letters, telegrams and other documents, relating to the dismissal of Thomas J. Gray, as car inspector on the Intercolonial railway at Westville, County of Pictou. Presented 16th January, 1913.—*Mr. Macdonald*.. .. ..*Not printed.*

61*gg*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, telegrams and reports relating to the dismissal of Colin Macdonald, of James River Station, County of Antigonish, as Intercolonial sectionman, and the appointment of his successor. Presented 16th January, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61*hh*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of A. T. Gannon, car repairer and inspector Intercolonial railway at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 16th January, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*ii*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents, and reports relating to the dismissal of Huber Myatte, Tracadie, Antigonish County, Nova Scotia, a sectionman on the Intercolonial railway and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 16th January, 1913.—*Mr. Chisholm* (*Antigonish*).
Not printed.

61*jj*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents, and reports relating to the dismissal of John McDonnell, Afton Station, Antigonish County, Nova Scotia, a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 17th January, 1913.—*Mr. Chisholm* (*Antigonish*).. .. ..*Not printed.*

61*kk*. Return to an Order of the House of the 9th December, 1911, for a copy of all letters, correspondence, documents and reports relating to the dismissal of William Landry, of Pomket, Antigonish County, Nova Scotia, a section foreman of the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges againt him. Presented 17th January, 1913.—*Mr. Chisholm* (*Antigonish*).. .. ..*Not printed.*

61*ll*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, telegrams and other documents relative to the dismissal of D. J. McDougall, section foreman, Intercolonial railway, Grand Narrows, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. McKenzie.*
Not printed.

61*mm*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dan. A. Coffey, lockman at St. Peter's canal, Richmond County, N.S., and of the evidence taken and of the reports of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Also, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of W. A. McNeil, lockman at St. Peter's canal, Richmond County, N.S., and of the evidence taken and of the report of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 17th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*nn*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John P. Meagher, foreman deckhand on steamship *Scotia*, Mulgrave, Guysborough County, N.S., and of all evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. Sinclair*.. .. .. ..*Not printed.*

61*oo*. Return to an Order of the House of the 4th December, 1912, for a copy of all letters, telegrams, evidence taken, reports, &c., and of all correspondence between the Postmaster General and officers of his department, and James Gibson, ex-postmaster of Alameda, Sask., in connection with the instructions sent him to hand the office over to E. Cronk. Presented 17th January, 1913.—*Mr. Turriff*.. .. ..*Not printed.*

61*pp*. Return to an Order of the House of the 11th December, 1912, for a copy of all papers, documents and correspondence relating to the dismissal of Captain C. E. Miller from the 75th Regiment. Presented 17th January, 1913.—*Mr. Maclean* (*Halifax*).
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61*qq*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, letters and telegrams relating to the dismissal of J. N. N. Poirier, collector of excise at Victoriaville, Quebec, and also of the inquiry made by N. Garceau, by the Minister of Inland Revenue, and especially of two affidavits given by Ludger Frechette and Joseph Faucher. Presented 17th January, 1913.—*Mr. Brouillard.* *Not printed.*

61*rr*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Abraham Astephen, of North Sydney, N.S., interpreter Immigration Department at North Sydney, N.S., in the riding of North Cape Breton and Victoria. Presented 17th January, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61*ss*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, Orders in Council, and all other papers or documents in any way relating to the dismissal of Robert Dow from the Immigration Branch of the Department of the Interior at Ottawa. Presented 17th January, 1913. —*Mr. Murphy*.. .. ..*Not printed.*

61*tt*. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, correspondence, &c., relating to the dismissal of John Ware of the Immigration Branch of the Interior Department at Halifax, N.S. Presented 17th January, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61*uu*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges correspondence, letters, telegrams, and other documents relative to the dismissal of Richard Hickey, agent Immigration Department at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61*vv*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges correspondence, letters, telegrams, and other documents relative to the dismissal of Dr. J. W. McLean, of North Sydney, N.S., medical examiner, Immigration Department at North Sydney, N.S., in the riding of North Cape Breton and Victoria. Presented 17th January, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61*ww*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John A. McRea, lightkeeper, at Margaree Island, Inverness County, Nova Scotia, of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. Chisholm (Inverness)*.. .. .. ..*Not printed.*

61*xx*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Thomas Brymer, lightkeeper at Lower L'Ardoise, Richmond County, N.S. Presented 17th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*yy*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges correspondence, letters, telegrams and other documents relating to the dismissal of Dominique Boudrot, buoy contractor, at Petit de Grat, Richmond County, N.S. Presented 17th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*zz*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents concerning the dismissal of Frederick F. Doucet, keeper of the lighthouse at the entrance of the harbour of Caraquet, County of Gloucester, and the nomination of his successsor. Presented 17th January, 1913.—*Mr. Turgeon*.. .. ..*Not printed.*

61*aaa*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of W. H. Henlow, keeper of storm drum, Liscomb, Guysborough County, N.S. Presented 17th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*bbb*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of David Falconer, lightkeeper at Cariboo Island, County of Pictou. Presented 17th January, 1913.—*Mr. Macdonald*.. .. ..*Not printed.*

61*bbb*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of M. Wilson Lawlor, harbour commissioner at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. McKenzie.*

Not printed.

61*ddd*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of P. J. McDonald, harbour commissioner at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. McKenzie.*

Not printed.

61*eee*. Return to an Order of the House of the 9th December, 1912, for a return showing: 1. The names of all lightkeepers in the Province of Nova Scotia who were dismissed from office or employment since 10th October, 1911, together with the date of each dismissal. Presented 17th January, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61*fff*. Return to an Order of the House of the 4th December, 1912, for a return showing the detail and number of dismissals from public offices in the Department of Marine and Fisheries to this date in the County of Bonaventure, the names of the dismissed occupants, the reasons for their dismissal, the complaints against such officials and a copy of all correspondence with respect to the same, and of all reports of investigations where such were held; as well as a list of the new appointments made by the department, with names, residences, salaries and duties,and a copy of all recommendations of such appointments. Presented 17th January, 1913.—*Mr. Marcil (Bonaventure).*

Not printed.

61*ggg*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of H. L. Tory, fishery officer at Guysborough, Guysborough County, N.S., and of all evidence taken, and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of the investigation. Presented 17th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*hhh*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents in the possession of the Department of Marine and Fisheries relating to the dismissal of John W. Davis, fishery officer, Guysborough, N.S. Presented 17th January, 1913.—*Mr. Sinclair.*

Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61*jjj*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges correspondence, letters, telegrams and other documents relating to the dismissal of Martin Bourque, lightkeeper at River Bourgeois, Richmond County, N.S., and of the evidence taken and of the report of the investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 17th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*jjj*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Frederick Poirier, buoy contractor, at Descouse, Richmond County, N.S. Presented 17th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*kkk*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, telegrams and petitions for and against the dismissal of Dr. George Pinault, as medical health officer of the Mic-Mac Indian reserve, at Ste. Anne de Restigouche, Bonaventure County, Quebec, and of all documents relating to the appointment of a successor, with the name, residence, salary and duties of the new appointee. Presented 20th January, 1913.—*Mr. Marcil*.. .. ..*Not printed.*

61*lll*. Return to an Order of the House of the 1st April, 1912, for a copy of all papers, letters, &c., concerning the dismissal of Frederick Veit, employed by the Department of Marine and Fisheries in the County of Gaspé. Presented 20th January, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61*mmm*. Return to an Order of the House of the 1st April, 1912, for a copy of all letters, petitions, complaints, declarations and other documents in the possession of the Department of Marine and Fisheries, relating to the dismissal of Mr. Alfred Lalonde, employed in the warehouse of the Government yards at St. Joseph de Sorel and the appointment of his successor. Presented 20th January, 1913.—*Mr. Cardin*..*Not printed.*

61*nnn*. Return to an Order of the House of the 1st April, 1912, for a copy of all letters telegrams, complaints or other papers or documents in the possession of the Government or any department thereof, relating to the dismissal of James Webber, lightkeeper, Tor Bay Point, N.S. Presented 20th January, 1913.—*Mr. Sinclair.*
Not printed.

61*ooo*. Return to an Order of the House of the 1st April, 1912, for a copy of all documents letters, inquiries, reports, evidence, &c., relating to the dismissal or the resignation of Baptiste Desjardins as lighthouse keeper at Kamouraska. Presented 20th January, 1913.—*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed.*

61*ppp*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters, telegrams and other documents relating to the dismissal of Angus Smith, pilot on the steamer *Earl Grey*, and also of all the evidence taken at the latest investigation held in regard to the said complaints, and of the report of the investigation with regard to the same. Presented 20th January, 1913—*Mr. Macdonald.*
Not printed.

61*qqq*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Michael J. Sampson, lightkeeper at Lower L'Ardoise, Richmond County, N.S. Presented 20th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*rrr*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of William Hackett, harbour commissioner at North Sydney, Nova Scotia, in the riding

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of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin in regard to same, and a detailed statement of the expenses of such investigation. Presented 20th January, 1913.—*Mr. McKenzie.*

Not printed.

61*sss*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence and other documents in the possession of the Department of Marine and Fisheries relating to the dismissal of Hormidas Lacasse, as wharfinger on the government wharf at Wendover, County of Prescott, Ontario, and the appointment of his successor. Presented 20th January, 1913.—*Mr. Proulx*.. .. ..*Not printed.*

61*ttt*. Return to an Order of the House of the 9th December, 1912, for a copy of all documents, papers, evidence and correspondence, relating to the dismissal of Geoffrey Gorman, coxswain of the lifeboat station at Herring Cove, Halifax County, N.S. Presented 20th January, 1913.—*Mr. Maclean (Halifax)*.. .. .. *Not printed.*

61*uuu*. Return to an Order of the House of the 10th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Captain George Wetmore, harbour master at Yarmouth, Yarmouth County, N.S., and the same information regarding the appointment of Captain Wetmore's successor, and of all evidence taken and report of investigation held by Charles Lane in regard to the same, also a detailed statement of expenses of such investigation. Presented 20th January, 1913.—*Mr. Law*.. .. ..*Not printed.*

61*vvv*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Stanley Henlow, lightkeeper at Liscomb, Guysborough County, N.S., and of evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 20th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*www*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of H. C. V. LeVatte, fishery officer at Louisburg, Cape Breton South, N.S., and of the evidence taken and reports of investigations held by H. P. Duchemin, in regard to the same. Presented 20th January, 1913.—*Mr. Carroll*.. .. ..*Not printed.*

61*xxx*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Elias M. Boudrot, keeper of storm signal at Petit de Grat, Richmond County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 20th January, 1913.—*Mr Kyte*.. .. ..*Not printed.*

61*yyy*. Return to an Order of the House of the 10th December, 1912, for a return of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of A. B. Cox, Superintendent of Reduction Works at Canso, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 20th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*zzz*. Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Jeffrey Crespo, sub-collector of Customs at Harbour au Bouche, Antigonish County, Nova Scotia, and of all letters, telegrams, correspondence and reports relating in any way to his dismissal and the appointment of a successor. Presented 20th January, 1913.—*Mr. Chisholm (Antigonish)*.

Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61*aaaa*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, papers, charges and correspondence between the Department of Customs and all other persons regarding the dismissal from office of Thomas Cameron, preventive officer at Andover, N.B., and also of all evidence and reports thereon with reference to the dismissal of the said officer. Presented 20th January, 1913.—*Mr. Michaud.*
Not printed.

61*bbbb*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of L. W. Pye, customs officer at Liscomb, Guysborough County, N.S., and of all evidence taken and reports of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 20th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*cccc*. Return to an Order of the House of the 9th December, 1912, for a copy of all complaints, accusations, inquiries, reports, correspondence, and of all documents relating to the dismissal of Lucien O. Thisdale, a customs employee at Valleyfield, Quebec, and the appointment of his successor. Presented 20th January, 1913.—*Mr. Papineau.*
Not printed.

61*dddd*. Return to an Order of the House of the 11th December, 1912, for a copy of all letters, telegrams, correspondence, reports, and other documents relating to the dismissal of Alexander Macdonald of Doctor's Brook, Antigonish County, as sub-collector of customs. Presented 20th January, 1913.—*Mr. Chisholm (Antigonish).*
Not printed.

61*eeee*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Henry Cann, customs official and preventive officer at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria. Presented 20th January, 1913.—*Mr. McKenzie*.. .. ..*Not printed*

61*ffff*. Return to an Order of the House of the 10th December, 1912, for a copy of all documents concerning the dismissal of Charles Mennier, customs preventive officer at Marieville, Quebec. Presented 20th January, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61*gggg*. Return to an Order of the House of the 5th December, 1912, for a copy of all charges, correspondence, letters, telegrams, instructions, minutes of evidence taken and had on any inquiry investigation had, held or taken, and of all other papers and documents relating to the dismissal of George H. Cochrane, Collector of Customs at the Port of Moncton, New Brunswick; together with a copy of all letters and other correspondence between the Honourable Minister of Customs, and the member representing the County of Westmorland, New Brunswick, in this House, and of all letters, papers, telegrams, recommendations, appointments, or other papers and documents relating to the appointment of a collector of customs to succeed the said George H. Cochrane. Presented 20th January, 1913.—*Mr Emmerson*.. .. ..*Not printed.*

61*hhhh*. Return to an Order of the House of the 22nd January, 1912, for a copy of all correspondence, documents, recommendations and reports respecting the dismissal of C Michaud, postmaster at St. Germain, Kamouraska, and the appointment of his successor. Presented 20th January, 1913.—*Mr. Lapointe (Kamouraska)*.. ..*Not printed.*

61*iiii*. Return to an Order of the House of the 25th March, 1912, for a copy of all letters, telegrams and other documents, and of all complaints or accusations relating in any manner to the dismissal of Mr. Emile Archambault, letter carrier of Montreal, and a copy of the inquiry, and of the report of the inquiry held. Presented 20th January, 1913.—*Mr. Seguin*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*jjjj*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Norman Morrison, postmaster at Ferguson's Lake, Richmond County, N.S. Presented 21st January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*kkkk*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of D. J. McKillop, postmaster at McKillop, Richmond County, N.S. Presented 21st January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*llll*. Return to an Order of the House of the 22nd January, 1912, for a copy of all correspondence, papers and reports in connection with the investigation recently held at the Ste. Agathe post office, County of Terrebonne. Presented 21st January, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61*mmmm*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Bertie Boudrot, lightkeeper at Poulamon, Richmond County, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation, and a copy of all papers relating to the appointment of his successor. Presented 22nd January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*nnnn*. Return to an Order of the House of the 1st April, 1912, for a copy of all letters, telegrams and other documents and of all complaints, accusations and requests for inquiry, relating in any manner to the lighthouse keepers of Repentigny, P.Q., Messrs. Leon Rivest, J. B. Lachapelle and Louis Dubois, since 21st September last; also a copy of the inquiry and the report of the inquiry held in the matter. Presented 22nd January, 1913.—*Mr. Seguin*.. .. ..*Not printed.*

61*oooo*. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, telegrams, letters, &c., relating to the dismissal of L. P. Carignan, forest ranger in the constituency of Champlain, Quebec. Presented 24th January, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61*pppp*. Return to an Order of the House of the 5th December, 1912, for a copy of all correspondence, complaints, petitions, memoranda, notes of evidence, letters, reports of investigations and other documents in the possession of the Department of Customs, relating to the dismissal of James S. Harvey, preventive officer, New Richmond, Quebec; W. L. Kempffer, preventive officer at Paspebiac, Quebec; J. Herbert Sweetman, preventive officer at Port Daniel, Quebec; J. B. Le Blanc, preventive officer, at Carleton, Quebec; J. Nadeau, preventive officer, Nouvelle, Quebec, as well as a copy of all recommendations made regarding the appointment of their various successors and the names, salaries, duties and residences, with a copy of their instructions. Presented 24th January, 1913.—*Mr. Marcil*.. .. ..*Not printed.*

61*qqqq*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of William Marsh, preventive officer at Little Pond, Sydney Mines, in the riding of North Cape Breton and Victoria. Presented 24th January, 1913.—*Mr. McKenzie*. *Not printed.*

61*rrrr*. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, letters, telegrams, and petitions, for and against the dismissal of Duncan McDonald, preventive officer of customs at Athelstan, County of Huntingdon; also a copy of the report of investigation and evidence submitted to investigating commissioner. Presented 24th January, 1913.—*Mr. Robb*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*sss.* Return to an Address to His Royal Highness the Governor General of the 11th December, 1912, for a copy of all papers, documents, orders in council, telegrams, letters, &c., relating to the dismissal from office of Lemuel Bent, late Collector of Customs at Oxford, N.S. Presented 24th January 1913.—*Mr. Maclean (Halifax).* *Not printed.*

61*ttt.* Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Pascal Poirier, Collector of Customs at Descouse, Richmond County, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 24th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*uuuu.* Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters, telegrams, reports and other documents concerning the dismissal of Donald J. Hachey, Collector of Customs at Bathurst, County of Gloucester, and the appointment of his successor. Presented 24th January, 1913.—*Mr. Turgeon.* *Not printed.*

61*vvvv.* Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, orders in council, and all other papers or documents in any way relating to the dismissal of John Maher, from the service of the Customs Department at Montreal. Presented 24th January, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61*wwww.* Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Peter Fougère, preventive and customs officer at Petit de Grat, Richmond county, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 24th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*xxxx.* Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of James Grantmyre, preventive officer at Little Bras D'or, N.S., in the riding of North Cape Breton and Victoria. Presented 24th January, 1913.—*Mr. McKenzie.* *Not printed.*

61*yyyy.* Return to an Order of the House of the 15th January, 1913, for a return showing all the employees on the Soulanges Canal who have been dismissed from their duties since the 21st September, 1911, by whom each of these employees has been replaced, and for what causes were they dismissed. Presented 27th January, 1913.—*Mr. B*.. .. ..*Not printed.*

61*zzzz.* Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Andrew Melville, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Proulx*.. .. ..*Not printed.*

61*aaaaa.* Return to an Order of the House of 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of George Short, canal bridgetender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Guthrie*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*bbbbb*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of N. Broderick, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. McMillan*.. .. ..*Not printed.*

61*ccccc*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Thomas McLatchie, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Graham*.. .. ..*Not printed.*

61*ddddd*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Elgin McLaughlin, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Emmerson*.. .. ..*Not printed.*

61*eeeee*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Robert Robertson, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61*fffff*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of William L. Gladstone, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Pugsley*.. .. ..*Not printed.*

61*ggggg*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Byron VanCamp, locktender at Cardinal, Ontario. Presented 7th January, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61*hhhhh*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Samuel English, canal bridge tender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

61*iiiii*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Edward F. Moran, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Oliver*.. .. ..*Not printed.*

67*jjjjj*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters correspondence, documents and reports relating to the dismissal of William R. Fougere, of Frankville, Antigonish County, N.S., a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigations of the charges against him. Presented 27th January, 1913.—*Mr. Chisholm (Antigonish)*. *Not printed.*

61*kkkkk*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents and reports relating to the dismissal of John Melanson, of Afton, Antigonish County, N.S., a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 27th January, 1913.—*Mr. Chisholm (Antigonish)*. *Not printed.*

61*lllll*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Ronald D. McDonald, fishery overseer, at Broad Cove, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 27th January, 1913.—*Mr. Chisholm (Inverness)*. *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*mmmmm*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John McLean, fishery officer at Gabarouse, Cape Breton South, N.S., and of evidence taken and reports of investigations held by H. P. Duchemin, in regard to the same. Presented 27th January, 1913.—*Mr. Carroll*.. .. ..*Not printed.*

61*nnnnn*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of A. R. Forbes, fishery overseer at North Sydney, Nova Scotia in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 27th January, 1913.—*Mr. McKenzie.*
Not printed.

61*ooooo*. Return to an Order of the House of the 15th January, 1913, for a copy of all correspondence, letters, telegrams, complaints, petitions, and other documents concerning the dismissal of Sebastien Savoie, superintendent of the lobster hatchery at Shippigan, Gloucester County, N.B., and the appointment of his successor. Presented 27th January, 1913.—*Mr. Turgeon*.. .. ..*Not printed.*

61*ppppp*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of D. S. Hendsbee, weigher, reduction works, Canso, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 27th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*qqqqq*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of M. Muce, lightkeeper at Cheticamp Island, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 29th January, 1913.—*Mr. Chisholm (Inverness)*.. .. .. ..*Not printed.*

61*rrrrr*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Dr. J. D. R. Williams, collector of canal tolls at Cardinal, Ontario, and of the appointment of his successor. Presented 30th January, 1913.—*Mr. McMillan*.. .. ..*Not printed.*

61*sssss*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of John W. Bohan, preventive officer at Bath, Carleton County, N.B. Presented 3rd February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

61*ttttt*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, correspondence, &c., relating to the dismissal of J. V. Smith, sub-collector of customs at Wood's Harbour, Shelburne County, N.S. Presented 3rd February, 1913. —*Mr. Law*.. .. ..*Not printed.*

61*uuuuu*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of John Y. Fleming, customs officer at Debec, Carleton County, N.B. Presented 3rd February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

61*vvvvv*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Matthias Meagher, preventive officer at Debec, Carleton County, N.B. Presented 3rd February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*wwwww*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, letters, telegrams, complaints, and of the evidence given at investigation, if one was held, relating to the dismissal of Mr. A. J. Gosselin, acting preventive officer of customs at St. Albans, Vermont, through the port of St. Armand, County of Missisquoi. Presented 4th February, 1913.—*Mr. Kay*.. .. ..*Not printed.*

61*xxxxx*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, telegrams, and petitions for and against the dismissal of James W. Bannon, preventive officer of customs at St. Agnes de Dundee, County of Huntingdon also a copy of the report of investigation and evidence, if any, submitted to investigating commissioner. Presented 4th February, 1913.—*Mr. Robb*.. .. ..*Not printed.*

61*yyyyy*. Return to an Order of the House of the 4th December, 1912, for a return showing the number of postmasters that have been dismissed in the County of Pictou since 1st October, 1911; the names of the postmasters who have been appointed to succeed them; the causes of the dismissals and all complaints and correspondence with respect to same, and of all reports of investigation where investigations have been held. Presented 4th February, 1913.—*Mr. Macdonald*.. .. ..*Not printed.*

61*zzzzz*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, orders in council, and all other papers or documents in any way relating to the dismissal of James Murphy from the position of postmaster at Tweed, Ontario. Presented 4th February, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61 (6*a*). Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of H. B. Easton, immigration agent at Prescott, Ontario. Presented 4th February, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61 (6*b*). Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of B. Hughes, immigration agent at Prescott, Ontario. Presented 4th February, 1913.—*Mr. Oliver*.. .. ..*Not printed.*

61 (6*c*). Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of George Walsh, immigration agent at Prescott, Ontario. Presented 4th February, 1913.—*Mr. Oliver*.. .. ..*Not printed.*

61 (6*d*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Newton S. Dow, immigration agent at McAdam Junction, York County, N.B. Presented 4th February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

61 (6*e*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Oliver Hemphill, immigration agent at Debec, Carleton County, N.B. Presented 4th February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

61 (6*f*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Martin Johnston, preventive officer at Rea Islands, Richmond County, N.S Presented 6th February, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (6*g*). Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, letters, telegrams and other documents respecting the dismissal of J. E. Pharand, postmaster of St. Hugues, County of Bagot. Presented 6th February, 1913.—*Mr. Marcile*.. .. ..*Not printed*

61 (6*h*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Murdock McCutcheon, postmaster at Sonora, Guysborough County, N.S., and of all evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 6th February, 1913.—*Mr. Sinclair*.. .. ..*Not printed*

61 (6*i*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Duncan Gillies, fishery overseer at Baddeck, C.B., in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 7th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (6*j*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints, accusations, correspondence, petitions and of all documents and reports respecting the dismissal of Antonio Leduc, postmaster of St. Timothée, in the County of Beauharnois and the appointment of his successor. Presented 7th February, 1913.—*Mr. Papineau*.. .. ..*Not printed.*

61 (6*k*). Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of the recommendation to council, the order in council, all correspondence with the government or any member thereof, and of all letters, documents and papers in any way connected with the dismissal of Charles Arthur Bowman from the engineering branch of the Department of Railways and Canals.—*Mr. Clark (Red Deer)*.. .. ..*Not printed.*

61 (6*l*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports, letters, correspondence, &c., relating to the dismissal of Elnathan D. Smith, fishery overseer, Shag Harbour, Shelburne County, N.S. Presented 11th February, 1913.—*Mr. Law*.. .. ..*Not printed.*

61 (6*m*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Donald McAulay, lightkeeper, Plaister, Baddeck Bay, C.B., riding of North Cape Breton and Victoria, and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.* *Not printed.*

61 (6*n*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, letters, correspondence, &c., relating to the dismissal of John Fredericks, lightkeeper at East Jordan, Shelburne County, N.S. Presented 11th February, 1913.—*Mr. Law*.. .. ..*Not printed.*

61 (6*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, letters, correspondence, &c., relating to the dismissal of John Fredericks, wharfinger at East Jordan, Shelburne County, N.S. Presented 11th February, 1913.—*Mr. Law*.. .. ..*Not printed*

CONTENTS OF VOLUME 27—*Continued.*

61 (6*p*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, letters, correspondence, &c., relating to the dismissal of John C Morrison, harbour master at Shelburne, N.S. Presented 11th February, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61 (6*q*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Captain Roderick McDonald, tide waiter, at Big Bras D'Or, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.*
Not printed.

61 (6*r*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of James Maloney, customs officer at Dingwall, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie*.. .. .. ..*Not printed.*

61 (6*s*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Hugh D. McEachern, customs officer at north side East Bay, Cape Breton, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (6*t*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports and correspondence relating to the dismissal of Thos. H. Hall, sub-collector of customs at Sheet Harbour, N.S. Presented 11th February, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61(6*u*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of J. A. McNeil, customs officer at Grand Narrows, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.*
Not printed.

61 (6*v*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of George Burchell, custom house officer at Sydney Mines, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.*
Not printed.

61 (6*w*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of W. H. Saver, collector of customs at Cardinal, Ont., and the appointment of his successor. Presented 11th February, 1913.—*Mr. McMillan.*
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61 (6*x*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, telegrams and other documents relative to the dismissal of Captain George Livingstone, custom officer at Big Bras D'Or, Cape Breton, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.*
Not printed.

61 (*y*). Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, reports and other documents and papers relating to the dismissal of H. Lacasse, as postmaster at Wendover, County of Prescott, Ontario, and the appointment of his successor. Presented 13th February, 1913.—*Mr. Proulx.. ..Not printed*

61 (6*z*). Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence and other papers connected with the removal of Harry A. Drigg, from the position of postmaster at Grassey Lake, Alberta. Presented 13th February, 1913.—*Mr. Buchanan.. .. ..Not printed*

61 (7*a*). Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, memoranda, orders in council, and correspondence relating to the dismissal of A. H. Stratton, late postmaster at Peterborough, Ont. Presented 17th February, 1913.—*Mr. Maclean (Halifax).*
Not printed

61 (7*b*). Return to an Order of the House of the 10th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Henry Burrell, postmaster, Yarmouth North, Yarmouth County, N.S., and the same information regarding the appointment of Henry Burrell's successor, and of the evidence taken and report of investigation held by Charles Lane in regard to the same, also a detailed statement of expenses of such investigation. Presented 18th February, 1913.—*Mr. Law.. .. ..Not printed.*

61 (7*c*). Return to an Order of the House of the 4th December, 1912, for a return showing all the postmasters dismissed by the present government in the County of Gloucester, the names of such persons, the reasons for their dismissal, nature of the charges made against them; also a copy of all correspondence connected with it, and reports of investigations in cases where such investigations were instituted. Presented 18th February, 1913.—*Mr. Turgeon.. .. ..Not printed.*

61 (7*d*). Return to an Order of the House of the 10th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dr. Charles A. Webster, port physician at Yarmouth, County of Yarmouth N.S., and the same information regarding the appointment of Dr. Webster's successor. Presented 18th February, 1913.—*Mr. Law.. .. ..Not printed*

61 (7*e*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, papers, charges and correspondence between the Department of Marine and Fisheries and all other persons, regarding the dismissal of Jos. Lord, keeper of lighthouses at Pointe à la Mule on the River Richelieu, Parish of St. Blaise, County of Saint Jean and Iberville and of all reports thereon with reference to the dismissal of the said Mr. Lord. Presented 19th February, 1913.—*Mr. Demers.. .. .. ..Not printed.*

61 (7*f*). Return to an Order of the House of the 15th January, 1913, for a copy of all correspondence, letters, telegrams and petitions concerning the dismissal of Henri Friolet, wharfinger at Caraquet, and Richard Southwood, wharfinger and agent of the Storm Signal Service at Bathurst, Gloucester County, N.B., and the appointment of their successors. Presented 19th February, 1913.—*Mr. Turgeon.. .. .. ..Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (*7g*). Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters, telegrams, reports and other documents, respecting the removal of Joseph L. Robichaud, lighthouse keeper at Miscou, County of Gloucester, and the appointment of his successor; also of all correspondence respecting the engagement of the engineer of fog alarm system attached to that station, and the certificates required by the Minister of Marine, showing the competence of that engineer; with the names of the new keeper and of the said engineer and their ages. Presented 19th February, 1913.—*Mr. Turgeon*.. .. ..*Not printed*

61 (*7h*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Captain Pope as lighthouse keeper at Scatarie, Cape Breton South, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 19th February, 1913.—*Mr. Carroll*.. .. .. ..*Not printed*

61 (*7i*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Captain W. W. Lewis, as shipping master at Louisburg, Cape Breton South, Nova Scotia, and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 19th February, 1913.—*Mr. Carroll.*

Not printed.

61 (*7j*). Return to an Order of the House of the 4th December, 1912, for a return showing the names of postmasters that have been dismissed in the County of Bonaventure since 1st October, 1911; the names of the postmasters who have been appointed to succeed them; the causes of the dismissals and a copy of all complaints and correspondence with respect to same, and of all reports of investigations where such have been held, with the reasons given for not holding any such investigation, when not held. Presented 19th February, 1913.—*Mr. Marcil*.. .. ..*Not printed*

61 (*7k*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of George Hines, lighthouse keeper at South Ingonish, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation. Presented 20th February, 1913.—*Mr. McKenzie*..*Not printed.*

61 (*7l*). Return to an Order of the House of the 15th January, 1913, for a return showing a list of the lighthouse keepers removed by the present government in the County of Two Mountains, the names of such persons, the reasons for their dismissal, the nature of the complaints made against them; also a copy of all correspondence and petitions relating thereto, and reports of inquiries in the cases, where such have been held; and also the names of their successors. Presented 20th February, 1913.—*Mr. Ethier*.. .. ..*Not printed.*

61 (*7m*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Archibald McDonald, preventive officer at Mull River, Inverness County, Nova Scotia. Presented 20th February, 1913.—*Mr. Chisholm (Inverness)*..*Not printed.*

61 (*7n*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, correspondence on file referring to the dismissal of Donald Chisholm, of Tracadie, in the County of Antigonish, as preventive officer. Presented 20th February, 1913.—*Mr. Chisholm (Antigonish)*... .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (7*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, telegrams, reports and other documents relative to the dismissal of Edward C. Humphreys, of Trenton, N.S., as an officer of the Inland Revenue Department and to the appointment of his successor. Presented 20th February, 1913.—*Mr. Macdonald.* *Not printed.*

61 (7*p*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of H. J. Fixott, port physician at Arichat, Richmond County, N.S. Presented 21st February, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61 (7*q*). Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, letters, telegrams and other documents relating to the dismissal of D. Morin as postmaster of St. Pie de Bagot, County of Bagot. Presented 21st February, 1913.—*Mr. Marcil (Bagot)*.. .. ..*Not printed.*

61 (7*r*). Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, investigations and papers generally concerning the dismissal of Ernest Paquin, postmaster of St. Cecile de Levrard, County of Nicolet. Presented 21st February, 1913.—*Mr. Lemieux*.. .. ..*Not printed*

61 (7*s*). Return to an Address to His Royal Highness the Governor General of the 17th February, 1913, for a copy of all complaints and charges made against John R. McDonald, Indian agent at Heatherton, Antigonish County, of the recommendations to council and of the order in council made thereon, and of all letters, correspondence, and documents connected in any way with his dismissal. Presented 25th February, 1913.—*Mr. Chisholm (Antigonish)*... .. ..*Not printed*

61 (7*t*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Joseph Day, customs officer at Little Bras D'Or, C.B., in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 25th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (7*u*). Return to an Address to His Royal Highness the Governor General of the 29th January, 1913, for a copy of all complaints against Duncan McLeod, appraiser of customs at Sherbrooke, Province of Quebec, of all information obtained as to his conduct through seizures of goods by special officers of customs and by investigation; of all reports of investigation; of the order in council dismissing said Duncan McLeod; and of all correspondence between him and the Department of Customs. Presented 25th February, 1913.—*Mr. McCrae*.. .. ..*Not printed.*

61 (7*v*). Return to an Order of the House of the 17th February, 1913, for a copy of all papers, letters, telegrams, evidence, &c., given at the investigation or investigations and of reports of such investigations, relating to the dismissal of Edouard D Chiasson, sub-collector of customs at Lamèque, Gloucester County, and the appointment of his successor. Presented 25th February, 1913.—*Mr. Turgeon*.. ..*Not printed.*

61 (7*w*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of George F. Briggs, customs officer at McAdam Junction, York County, N.B. Presented 25th February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (7*x*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of William A. Duan, lightkeeper at Green Island, Richmond County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th February, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61 (7*y*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, charges, correspondence, letters, telegrams and other documents relating to the dismissal of Thomas Cameron, preventive officer at Andover, N.B., and of the evidence taken and reports of investigation held by Mr. E. T. C. Knowles, in connection with the same. Presented 26th February, 1913.—*Mr. Michaud*.. .. ..*Not printed.*

61 (7*z*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Joseph McDonald, late of the customs office at Sydney, Cape Breton, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of his successor. Presented 26th February, 1913.—*Mr. Carroll*.. .. ..*Not printed*

61 (8*a*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Angus McGillivray, late of customs office at Glace Bay, Cape Breton South, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of his successor. Presented 26th February, 1913.—*Mr. Carroll*.. .. ..*Not printed.*

61 (8*b*). Return to an Order of the House of the 3rd February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Roderick Bain, boatman at New Campbellton, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of the investigation held by H. P. Duchemin, in regard to same, with a detailed statement of expenses of such investigation. Presented 26th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (8*c*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of W. A. Scott, lockmaster at Cardinal, Ontario, and of the appointment of his successor. Presented 27th February, 1913.—*Mr. McMillan.*
Not printed.

61 (8*d*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Bert Johnson, lockman at Nicholson, Ontario. Presented 27th February, 1913.—*Mr. Turgeon*.. .. ..*Not printed.*

61 (8*e*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of John Merrifield, lockmaster at Burritts Rapids, Ont., and the appointment of his successor. Presented 27th February, 1913.—*Mr. Chisholm.*
Not printed.

61 (8*f*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Neil Cummings, lockmaster at Cardinal, Ontario, and of the appointment of his successor. Presented 27th February, 1913.—*Mr. McMillan*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (8*g*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, papers, charges and correspondence between the Department of Railways and Canals and all other persons, regarding the dismissal of Mr. François Chagnon, lockkeeper at Saint Jean, County of Saint Jean and Iberville, and of all reports thereon with reference to the dismissal of the said Mr. Chagnon. Presented 27th February, 1913.—*Mr. Demers*.. .. ..*Not printed.*

61 (8*h*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Neil McNeil, bridge tender, Intercolonial railway, at Grand Narrows in the riding of North Cape Breton and Victoria. Presented 27th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (8*i*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Archibald McKenzie, sectionman, Intercolonial railway, at Grand Narrows, in the riding of North Cape Breton and Victoria. Presented 27th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (8*j*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of John Fraser, bridge tender, Intercolonial railway, at Grand Narrows, in the riding of North Cape Breton and Victoria. Presented 27th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (8*k*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Demetrius Crozier, lockman at Merrickville, Ontario. Presented 27th February, 1913.—*Mr. Proulx*.. .. ..*Not printed.*

61 (8*l*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Patrick Cussuk, lockman at Merrickville, Ontario Presented 27th February, 1913.—*Mr. Michaud*.. .. ..*Not printed.*

61 (8*m*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Joseph H. Webster, lockman at Nicholson, Ontario. Presented 27th February, 1913.—*Mr. Pacaud*.. .. ..*Not printed.*

61 (8*n*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Cyrus O'Neil, lockman at Nicholson, Ontario. Presented 27th February, 1913.—*Mr. Kyte*... .. ..*Not printed.*

61 (8*o*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Michael Laughtin, bridgeman at Burritts Rapids, Ontario. Presented 27th February, 1913.—*Mr. Papineau*.. .. ..*Not printed.*

61 (8*p*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of John McKay, bridgeman at Becketts, Ontario. Presented 27th February, 1913.—*Mr. Lanctot*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (8*q*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Edward Proctor, lockman at Burritts Rapids, Ont. Presented 27th February, 1913.—*Mr. Neely*.. .. ..*Not printed.*

61 (8*r*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of William Morrison, lockman at Burritts Rapids, Ont. Presented 27th February, 1913.—*Mr. Cash*.. .. ..*Not printed.*

61 (8*s*). Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Adam Henderson, bridgemaster at Cardinal, Ontario, and of the appointment of his successor. Presented 27th February, 1913.—*Mr. Murphy*. *Not printed.*

61 (8*t*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of James Feehan, fishery guardian or warden at Tracadie Harbour and Savage Harbour, Prince Edward Island. Presented 27th February, 1913.—*Mr. Hughes (Kings, P.E.I.)*.. .. ..*Not printed.*

61 (8*u*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of John C. McNeil, lighthouse keeper at Grand Narrows, in the riding of North Cape Breton and Victoria. Presented 27th February, 1913.—*Mr. McKenzie*. *Not printed.*

61 (8*v*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of A. A. Chisholm, fishery overseer at Margaree Forks, Inverness County, Nova Scotia. Presented 28th February, 1913.—*Mr. Chisholm (Inverness)*.. ..*Not printed.*

61 (8*w*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Charles E. Aucoin, collector of customs at Cheticamp, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*. *Not printed.*

61 (8*x*). Return to an Order of the House of the 17th February, 1913, for a copy of all complaints and charges made against Charles L. Gass, late postmaster at Bayfield, Antigonish County, of the evidence taken, if any, before Commissioner Duchemin, and of his report thereon and of all letters, telegrams and documents of every kind relating to his dismissal and the appointment of his successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61 (8*y*). Return to an Order of the House of the 17th February, 1913, for a copy of all letters and correspondence exchanged in reference to the dismissal of Cyprien Martin, of St. Basile, County of Madawaska, N.B., between the Department of Customs and the said Mr. Martin as preventive officer. Presented 28th February, 1913.—*Mr. Michaud*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

G1 (8*z*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Angus A. Boyd, postmaster at Boyd's post office Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of a successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

G1 (9*a*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against John B. Macdonald, postmaster at Glasburn, Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of a successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed*

G1 (9*b*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Alex. G. Chisholm, postmaster at Ohio, Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of a successor. Presented 28th February, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed*

G1 (9*c*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against John J. McLean, postmaster at Cross Roads, Ohio, Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of a successor. Presented 28th February, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed*

G1 (9*d*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Dougald McDonald, postmaster at Doctors Brook, Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of his successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

G1 (9*e*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Dan. A. McInnes, postmaster at Georgeville, Antigonish County, Nova Scotia, and of all letters, telegrams, and correspondence relating in any way to his dismissal, and the appointment of his successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

G1 (9*f*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, letters, correspondence, telegrams and other documents relating to the dismissal of E. A. Asker, harbour master at Campbellton. Presented 3rd March, 1913.—*Mr. Reid (Restigouche)*.. .. ..*Not printed.*

G1 (9*g*). Return to an Order of the House of the 10th February, 1913, for a copy of all papers, letters, documents and orders relative to the dismissal of Fred Shultz as caretaker of the armouries at Kentville, Nova Scotia, and of the appointment of William Shoop in his place and also for a statement of the stores in said armouries in the years 1910, 1911, 1912, respectively, and for a copy of all orders and regulations relative to the duties of such caretaker. Presented 3rd March, 1913.—*Mr. Macdonald. Not printed*

G1 (9*h*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dr. Freeman O'Neil, from the Marine Hospital at Louisburg, Cape Breton South, N.S., and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 10th March, 1913.—*Mr. Carroll..Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (9*i*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Leon N. Poirier, wharfinger at Descouse, Richmond County, N.S. Presented 10th March, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61 (9*j*). Return to an Order of the House of the 10th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Norman L. Trefry, shipping master at Yarmouth, County of Yarmouth, N.S., and the same information regarding the appointment of Mr. Trefry's successor Presented 10th March, 1913.—*Mr. Law*.. .. ..*Not printed.*

61 (9*k*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, correspondence, &c., relating to the dismissal of James Amereauer, lighthouse keeper at New Edinburgh, Digby County, N.S. Presented 10th March, 1913.—*Mr. McLean (Halifax)*.. .. ..*Not printed*

61 (9*l*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports, letters, correspondence, &c., relating to the dismissal of H. B. Manley, a clerk in the Dominion Lands Office at Saskatoon. Presented 10th March, 1913.—*Mr. McCraney*.. .. ..*Not printed.*

61 (9*m*). Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, letters, telegrams, papers and other documents in connection with the dismissal of John Spicer, senior assistant of the Moosejaw Land Agency. Presented 10th March, 1913.—*Mr. Knowles*.. .. ..*Not printed.*

61 (9*n*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, letters, telegrams and other documents respecting the dismissal of Robert Pragnall from the position of agent of the Dominion Land Office at Swift Current and the appointment of his successor. Presented 10th March, 1913.—*Mr. Knowles.*
Not printed.

61 (9*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports, letters, correspondence, &c., relating to the dismissal of G. M. Ullyot, a clerk in the Dominion Lands Office at Saskatoon. Presented 10th March, 1913.—*Mr. McCraney*.. .. ..*Not printed*

61 (9*p*). Return to an Order of the House of the 9th December, 1912, for a return showing the detail and number of dismissals from public offices by the present government to this date in the riding of Saskatoon, with the names of the dismissed occupants, the reasons for their dismissals, the complaints against such officials, and all correspondence with respect to the same, and of all reports of investigations, in case where such were held. Presented 17th March, 1913.—*Mr. McCraney*.. .. ..*Not printed*

61 (9*q*). Return to an Order of the House of the 17th February, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports, affidavits and other documents in the Department of Inland Revenue, respecting the dismissal of J. N. Poirier, Collector of Excise at Victoriaville, County of Arthabaska, and the names of the witnesses interested, with a copy of the evidence and a statement of expenses of the said inquiry. Presented 17th March, 1913.—*Mr. Brouillard*.. .. ..*Not printed.*

61 (9*r*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of John G. Morrison, fishery inspector at Englishtown, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 18th March, 1913.—*Mr. Kyte*.. .. ..*Not printed*

CONTENTS OF VOLUME 27—*Continued.*

61 (9*s*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Edward Landry, lightkeeper, Petite de Grat, Richmond County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 18th March, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61 (9*t*). Return to an Order of the House of the 27th January, 1913, for a copy of all documents, petitions, letters, correspondence, inquiries and reports concerning the dismissal of Evariste Talbot, employed in the general freight office of the Intercolonial. Presented 18th March, 1913.—*Mr. Lapointe* (*Kamouraska*).....*Not printed*

61 (9*u*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Railways or any department of the government, relating to the dismissal of Philip H. Ryan, an employee of the Intercolonial railway at Mulgrave, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 18th March, 1913.—*Mr. Sinclair*..*Not printed.*

61 (9*v*). Return to an Order of the House of the 3rd February, 1913, for a return showing how many postmasters and other post office employees were removed from office respectively, from the 1st of July, 1896, to the 1st of October, 1911, and the number in each province; and from the 10th of October, 1911, up to date, with the number in each province; also the number of post offices in operation in each province on the 1st July, 1896. Presented 26th March, 1913.—*Mr. Rainville*.....*Not printed.*

61 (9*w*). Return to an Address to His Royal Highness the Governor General of the 3rd February, 1913, for a copy of all orders in council, and of all letters, telegrams, complaints, petitions and of all other documents of any kind, in the possession of the government, or of any department or official thereof, in any way relating to or concerning the dismissal of Dr. Clarence T. Campbell, post office inspector at London, Ontario. Presented 26th March, 1913.—*Mr. Ross*.....*Not printed.*

61 (9*x*). Return to an Order of the House of the 9th December, 1912, for a return showing the number of postmasters that have been dismissed in the County of Missisquoi since 1st October, 1911, the names of the postmasters who have been appointed to succeed them, the cause of the dismissals and a copy of all complaints and correspondence with respect to the same, and of all reports of investigations where such have been held. Presented 26th March, 1913.—*Mr. Kay*.....*Not printed.*

61 (9*y*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Post Office Department, regarding any change in any post office or postmastership in Bonaventure County, between 5th December, 1912, up to date. Presented 26th March, 1913.—*Mr. Marcil* (*Bonaventure*).....*Not printed.*

61 (9*z*). Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, correspondence, orders in council, &c., relative to the dismissal of S. A. Johnson, late postmaster at Petite Rivière, Lunenburg County, N.S. Presented 26th March, 1913.—*Mr. MacLean* (*Halifax*).
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61 (10*a*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Murdock McKenzie, postmaster at Millville Boulardarie, Nova Scotia, in the riding of North Cape Breton and Victoria. Presented 26th March, 1913.—*Mr. McKenzie* ....*Not printed.*

61 (10*b*). Return to an Order of the House of the 9th December, 1912, for a copy of all documents, correspondence and telegrams relating to the dismissal of James Stewart, postmaster at Middleton, Antigonish County, and the appointment of his successor. Presented 26th March, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed*

61 (10*c*). Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, telegrams and reports relating to the dismissal of Lauchlin McNeil, postmaster at New France, County of Antigonish, and the appointment of his suc- Presented 26th March, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed.*

61 (10*d*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Frank Dunlop, postmaster at Groves Point, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expense of such investigation. Presented 26th March, 1913.—*Mr. McKenzie.*

Not printed.

61 (10*e*). Return to an Order of the House of the 10th December, 1912, for a copy of all letters, telegrams, complaints, petitions and other documents relating to the investigation of A. W. Salsman, postmaster at Middle Country Harbour, N.S., and to the appointment of his successor. Presented 26th March, 1913.—*Mr. Sinclair.*

Not printed.

61 (10*f*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Richard Conroy, postmaster at Cross Roads, County Harbour, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 26th March, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (10*g*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Abner Carr, postmaster at St. Francis Harbour, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of expenses of such investigation. Presented 26th March, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (10*h*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Parker Sangster, postmaster, Upper New Harbour, Guysborough County, NS., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 26th March, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (10*i*). Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, orders in council and all other papers or documents in any way relating to the dismissal of Alexander Marion, from the position of postmaster at Rockland, Ontario. Presented 26th March, 1913.—*Mr. Murphy* ....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (10*j*). Return to an Order of the House of the 4th December, 1912, for a copy of the evidence taken and the report made by each commissioner appointed since 1st of November, 1911, to conduct an investigation into charges of offensive partizanship made against postmasters in the County of Russell. Presented 26th March, 1913.—*Mr. Murphy* .....*Not printed.*

61 (10*k*). Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, evidence, reports, findings and correspondence, relating to the dismissal of Mathew Boutilier, recently postmaster at Mushaboom, Halifax County, N.S. Presented 26th March, 1913.—*Mr. MacLean (Halifax)*.....*Not printed*

61 (10*l*). Return to an Order of the House of the 29th January, 1913, for a return showing the names of the postmasters in the County of Joliette, who have been dismissed from 1896 to September, 1911; their respective parishes; dates of their dismissals; the reasons alleged; whether an inquiry was made in each case; on whose recommendation in each case the dismissals were made; names of successors in each case, and on whose recommendation were they appointed. Presented 26th March, 1913.—*Mr. Guilbault.* *Not printed.*

61 (10*m*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports, letters, correspondence, &c., relating to the dismissal of T. Doane Crowell, postmaster at Shag Harbour, Shelburne County, N.S., and the appointment of his successor. Presented 26th March, 1913.—*Mr. Law.* *Not printed*

61 (10*n*). Return to an Order of the House of the 22nd January, 1913, for a return showing the postmasters who have been dismissed in the County of Vaudreuil, the dates of their appointment, the cause of their dismissal and by whom their dismissal was requested. Presented 26th March, 1913.—*Mr. Boyer*.....*Not printed.*

61 (10*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, letters, correspondence, &c., relating to the dismissal of Mrs. Spinney, postmistress at Upper Port La Tour, Shelburne County, N.S. Presented 26th March, 1913.—*Mr. Law*.....*Not printed.*

61 (10*p*). Return to an Order of the House of the 29th January, 1913, for a return showing the number of postmasters dismissed in the County of Rimouski since 21st September, 1911, giving their names. Presented 26th March, 1913.—*Mr. Lapointe (Kamouraska)* .....*Not printed.*

61 (10*q*). Return to an Order of the House of the 4th December, 1912, for a return showing the detail and number of dismissals from public offices by the present government to this date in the riding of Wright, giving the names of the dismissed occupants, the reasons for their dismissal, the complaints against such officials, and a copy of all correspondence with respect to the same, with all reports of investigations where such were held. Presented 27th March, 1913.—*Mr. Devlin*.....*Not printed*

61 (10*r*). Return to an Order of the House of the 29th January, 9113, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John R. McLennan, janitor of the public building at Inverness Town, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 28th March, 1913.—*Mr. Chisholm (Inverness)*.....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (10*s*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, and other documents relating to the dismissal of James Arbuckle, caretaker of the public buildings at Pictou, and the appointment of two successors in his stead Presented 28th March, 1913.—*Mr. Macdonald*.....*Not printed.*

61 (10*t*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Mary Dunlop, telegraph operator at Groves Point, Cape Breton County, Nova Scotia, in the riding of North Cape Breton and Victoria. Presented 28th March, 1913.—*Mr. McKenzie* .....*Not printed.*

61 (10*u*). Return to an Order of the House of the 4th December, 1912, for a return showing the foremen employed at the various public works in the County of Gloucester on the 21st of September, 1911, who have been dismissed since by the present administration, containing their names, reasons of dismissal, nature of the charges made against them, also a copy of all correspondence connected with the same and reports of inquiries, in cases where such inquiries have been instituted. Presented 28th March, 1913.—*Mr. Turgeon*..... .....*Not printed*

61 (10*v*). Return to an Order of the House of the 3rd February, 1913, for a copy of all letters, telegrams, papers and documents relative to the dismissal of Captain Lyons of the dredge *Northumberland*, and the appointment of his successor. Presented 28th March, 1913.—*Mr. Macdonald*..... .....*Not printed.*

61 (10*w*). Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, orders in council and all other papers or documents in any way relating to the dismissal of James McCartin, from the position of inspector of the concrete work forming part of the contract for the construction of the The Plaza at the City of Ottawa Presented 28th March, 1913.—*Mr. Murphy* ....*Not printed.*

61 (10*x*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Robert C. Morrison, postmaster at St. Peters, Richmond County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation, together with a copy of all recommendations, letters, telegrams and other papers relating to the appointment of Mr. Morrison's successor. Presented 31st March, 1913.—*Mr. Kyte.* *Not printed*

61 (10*y*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Richard Dugas, storm signal attendant at Alder Point, Nova Scotia, in the riding of North Cape Breton and Victoria. Presented 4th April, 1913.—*Mr. McKenzie.* *Not printed.*

61 (10*z*). Return to an Order of the House of the 20th January, 1913, for a return showing the names of all officials of the Marine and Fisheries Department who have been dismissed or removed in the County of Pictou, the reasons of the same, the evidence taken at any investigation held in regard to them, and the reports of said investigations, the names of their successors, and a copy of all letters, charges, complaints and recommendations from any person or persons in regard to the said removals or dismissals, or in regard to the appointment of their successors. Presented 4th April 1913.—*Mr. Macdonald*..... .....*Not printed*

CONTENTS OF VOLUME 27—*Continued.*

61 (11*a*). Return to an Order of the House of the 3rd March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of William L. Munro, lightkeeper at White Head, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 4th April, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (11*b*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, telegrams, correspondence, reports and documents touching the dismissals of Alexander R. McAdam as fishery officer for the County of Antigonish, N.S., and the appointment of his successor. Presented 4th April, 1913.—*Mr. Chisholm* (*Antigonish*). *Not printed.*

61 (11*c*). Return to an Order of the House of the 19th February, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Marine and Fisheries Department, or any department of the government, relating to the dismissal of Stephen C. Richard, lightkeeper at Charlos Cove, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 4th April, 1913—*Mr. Sinclair*.....*Not printed.*

61 (11*d*). Supplementary to an Order of the House of the 7th February, 1912, for a return showing for each department of the government the names, post office addresses, offices, employment, and salaries of all persons employed either in the inside or outside service thereof, and of such persons not in the Civil Service, employed by the government in any department, on the tenth day of October, 1911, who have been removed from office or employment by dismissal; specifying in each case the manner of and grounds of such dismissals and the length of notice given to the persons removed, and also indicating in each case whether an inquiry was or was not held prior to such dismissal. Presented 7th April, 1913.—*Mr. Kyte*.....*Not printed.*

61 (11*e*). Return to an Order of the House of the 7th December, 1912, for a return showing the public officers removed by the present government in the district of Lotbinière, with the names and duties of such persons, the reasons of their dismissal, the nature of the complaints made against them, also a copy of all correspondence relating thereto and reports of inquiries in the cases where such inquiries have been held. Presented 9th April, 1913.—*Mr. Fortier*.....*Not printed*

61 (11*f*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Miss Gertie Lewis, as postmistress at Main-a dieu, Cape Breton South, N.S., and of all letters, telegrams and correspondence relating in any way to her dismissal and the appointment of a successor. Presented 9th April, 1913.—*Mr. Carroll* .....*Not printed.*

61 (11*g*). Return to an Order of the House of the 11th December, 1912, for a copy of all correspondence, letters, telegrams and other documents relating to the dismissal of John Taylor, late postmaster at Carnduff, Sask., and of all reports of investigation held, &c. Presented 9th April, 1913.—*Mr. Turriff*.....*Not printed.*

61 (11*h*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Frederick Mitchell, from the position of postmaster at Dominion, Cape Breton South, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 9th April, 1913.—*Mr. Carroll.* *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (11*i*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, letters, telegrams and other correspondence relating to the dismissal of Thomas J. Sears, postmaster at Lochaber, N.S., and the appointment of his successor; of the evidence taken, and of the report thereon made by Commissioner Duchemin, on the charges, if any, made against the dismissed postmaster. Presented 9th April, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61 (11*j*). Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, letters, telegrams, papers and other documents in connection with the dismissal of the postmaster at Alsask, Saskatchewan. Presented 9th April, 1913.—*Mr. Knowles*..... ....*Not printed*

61 (11*k*). Return to an Order of the House of the 3rd March, 1913, for a copy of all letters, telegrams, instructions and other papers and documents in the possession of the Department of Marine and Fisheries, or any officer thereof, relating to the dismissal or appointment of fishery guardians or fishery officers, in the County of Guysborough, N.S., bearing date since the 10th day of October, 1911. Presented 9th April, 1913.—*Mr. Sinclair*..... .....*Not printed*

61 (11*l*). Return to an Order of the House of the 11th December, 1912, for a copy of all complaints and charges made against John R. Morrison, postmaster at Oban, Richmond County, N.S., and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of a successor. Presented 14th April, 1913.—*Mr. Kyte*..... ....*Not printed.*

61 (11*m*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of A. G. McDonald, postmaster of North East Margaree, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 14th April, 1913.—*Mr. Chisholm (Inverness)*..*Not printed.*

61 (11*n*). Return to an Order of the House of the 9th December, 1912, for a return showing in detail the number of dismissals from public office by the present government to this date, in the constituency of Qu'Appelle, with the names of the dismissed officers, and the reason for their dismissal, the complaints against such officials and a copy of all correspondence, petitions, papers and documents with respect to the same, and of all notes of evidence and reports of investigations in cases where they have taken place. Presented 14th April, 1913.—*Mr. Thomson (Qu'Appelle)*.....*Not printed*

61 (11*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Marine and Fisheries or any department of the government, relating to the dismissal of David Reid, fishery officer at Port Hilford, N.S., and if there was an investigation, the names of the witnesses examined, a copy of the evidence, and a detailed statement of the expenses of each investigation. Presented 15th April, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (11*p*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Robert Musgrave, postmaster at North Sydney, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 15th April, 1913.—*Mr. McKenzie*.....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (11*q*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of A. D. Archibald, postmaster at Glenelg, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 15th April, 1913.—*Mr. Chisholm (Inverness)*.....*Not printed*

61 (11*r*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Leon N. Poirier, postmaster at Descouse, Richmond County, N.S., and of the evidence taken and of the reports of investigation held by H. P. Duchemin in regard to the same and a detailed statement of the expenss of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 15th April, 1913.—*Mr. Kyte*.....*Not printed.*

61 (11*s*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Norman McAskill, postmaster at Framboise, Richmond County, N.S., and of the evidence taken and of the report of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 15th April, 1913.—*Mr. Kyte*.....*Not printed.*

61 (11*t*). Return to an Order of the House of the 11th December, 1912, for a copy of all papers, documents and correspondence relating to the dismissal of A. T. Doucet, postmaster and collector of customs at Salmon River, Digby County, N.S. Presented 15th April, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61 (11*u*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Mrs. Annie Gallivan, as postmistress at Whitney Pier, Cape Breton South, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to her dismissal and the appointment of a successor. Presented 15th April, 1913.—*Mr. Carroll*.....*Not printed.*

61 (11*v*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Wm. J. Paquet, postmaster at Souris, P.E.I. Presented 15th April, 1913.—*Mr. Hughes (Kings, P.E.I.)*.. .. ..*Not printed.*

61 (11*w*). Return to an Order of the House of the 27th January, 1913, for a copy of all documents, correspondence, petitions and recommendations, &c., relating to the dismissal of the postmaster at St. Anaclet, County of Rimouski, during the year 1912, and of the appointment of his successor. Presented 15th April, 1913.—*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed*

61 (11*x*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of George Gunn, postmaster at French Village, Prince Edward Island. Presented 15th April, 1913.—*Mr. Hughes (Kings, P.E.I.)*.. .. ..*Not printed.*

61 (11*y*). Return to an Order of the House of the 4th December, 1912, for a return showing the detail and number of dismissals from public offices by the present government to this date in the riding of Mackenzie, together with the names of the dismissed occupants, the reasons for their dismissal, the complaints against such officials, and a copy of all correspondence with respect to the same, and of all reports of investigations, where any such were held. Presented 15th April, 1913.—*Mr. Cash*..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (11*z*). Return to an Order of the House of the 7th April, 1913, for a copy of all charges investigated by Commissioner W. J. Code, and also of the evidence taken and the report made by the said commissioner. Presented 16th April, 1913.—*Mr. Murphy.*
Not printed.

61 (12*a*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of D. F. McLean, fishery overseer at Port Hood, Inverness County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 16th April, 1913.—*Mr. Chisholm (Inverness)*.....*Not printed*

61 (12*b*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of J. Scott Nelson, postmaster at Louisdale, Richmond County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 16th April, 1913. —*Mr. Kyte*..... .....*Not printed*

61 (12*c*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Joseph McMullen, from the post office at Bridgeport, Cape Breton South, Nova Scotia, and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 16th April, 1913.—*Mr. Carroll....Not printed.*

61 (12*d*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Frederick A. Martell, postmaster at L'Ardoise, Richmond County, N.S., and of the evidence taken and of the reports of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 16th April, 1913.—*Mr. Kyte*..... .....*Not printed.*

61 (12*e*). Return to an Order of the House of the 11th December, 1912, for a copy of all representations, statements and complaints as to political activity made against John A. Macdonald, postmaster at McArras Brook, Antigonish County, and of all correspondence relating to the charges made against him and of the report of Commissioner Duchemin on said charges. Presented 16th April, 1913.—*Mr. Chisholm (Antigonish)*..... ....*Not printed*

61 (12*f*). Return to an Address to His Royal Highness the Governor General of the 7th December, 1911, for a copy of all papers, correspondence and orders in council in connection with and relating to the dismissal from office of public officials from each of the departments of government since the 1st day of October last past, including both Inside and Outside Service. Presented 18th April, 1913.—*Mr. Carvell.....Not printed.*

61 (12*g*). Return to an Address to His Royal Highness the Governor General of the 3rd March, 1913, for a copy of all papers, documents, correspondence, evidence, order in council, &c., relative to the dismissal of Edward Doucett, sub-collector of customs, Digby County, N.S. Presented 21st April, 1913.—*Mr. McLean (Halifax).*
Not printed.

61 (12*h*). Return to an Address to His Royal Highness the Governor General of the 3rd March, 1913, for a copy of all papers, documents, correspondence, evidence, orders in council, &c., relative to the dismissal of Mr. LeBlanc, sub-collector of customs, Church Point, Digby County, N.S. Presented 21st April, 1913.—*Mr. McLean (Halifax).*
Not printed

CONTENTS OF VOLUME 27—*Continued.*

61 (12*i*). Return to an Order of the House of the 19th March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John C. Bourinot, chief customs officer at Port Hawkesbury, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 21st April, 1913.—*Mr. Chisholm (Inverness).*
Not printed.

61 (12*j*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, evidence, correspondence, letters and telegrams in the Department of Railways and Canals since the 21st day of September, 1911, relating to the dismissal of Alexander E. Morrison, Point Tupper, N.S., from the service of the Intercolonial railway, and of all recommendations for the appointment of his successor. Presented 21st April, 1913.—*Mr. Kyte*.. .. ..*Not printed*

61 (12*k*). Return to an Order of the House of the 3rd February, 1913, for a copy of all letters, telegrams, reports and other papers and documents received from the officers of the Canadian Brotherhood of Railway Employees, by the Department of Labour, or of the Department of Railways and Canals, between the 1st day of January, 1912 and the 25th day of January, 1913, relating to investigations and dismissals of employees for political partizanship, and of the replies thereto. Presented 22nd April, 1913.—*Mr. Sinclair*..... .....*Not printed.*

61 (12*l*). Return to an Order of the House of the 31st March, 1913, for a copy of all complaints and charges against James Falconer, of Newcastle, County of Northumberland, New Brunswick, as correspondent of the *Labour Gazette* at Newcastle, and of all letters, telegrams and other correspondence relating in any way to his dismissal and the appointment of a successor. Presented 22nd April, 1913.—*Mr. Loggie*..*Not printed.*

61 (12*m*). Return to an Order of the House of the 19th March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John B. Chisholm, lightkeeper at Port Hastings, Inverness County, Nova Scotia, and the evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 24th April, 1913.—*Mr. Chisholm (Inverness)*.....*Not printed.*

61 (12*n*). Return to an Order of the House of the 7th April, 1913, for a copy of all correspondence, telegrams, charges and other documents, relating to the dismissal of Epiphane Nadeau, immigration agent at St. Leonard, Victoria County, N.B. Presented 25th April, 1913.—*Mr. Michaud*.. .. ..*Not printed.*

61 (12*o*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of D. J. Morrison, boatman in the customs service at Big Bras D'or, North Cape Breton and Victoria, N.S., and of the evidence taken and of reports of the investigation held by H. P. Duchemin, in regard to the same, with a detailed statement of expenses of such investigation. Presented 25th April, 1913.—*Mr. McKenzie.*
Not printed

61 (12*p*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Rod McLeod, boatman in the customs service at Big Bras D'or, North Cape Breton and Victoria, N.S., and of the evidence taken and of reports of the investigation held by H. P. Duchemin, in regard to the same, with a detailed statement of expenses of such investigation. Presented 25th April, 1913.—*Mr. McKenzie.*
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61 (12*q*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of D. McLachlin, postmaster at Marble Mountain, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th April, 1913.—*Mr. Chisholm (Inverness).. .. ..Not printed.*

61 (12*r*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Abram LeBlanc, postmaster at West Arichat, Richmond County, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same and a detailed statement of the expenses of such investigation, and a copy of all papers relating to the appointment of his successor. Presented 25th April, 1913.—*Mr. Kyte..... ....Not printed.*

61 (12*s*). Return to an Order of the House of the 11th December, 1912, for a copy of all correspondence, letters, telegrams and other documents relating to the dismissal of Charles J. Lafford, postmaster at Grand Grove, Richmond County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th April, 1913.—*Mr. Kyte..... .....Not printed*

61 (12*t*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of W. S. Lawrence, postmaster at Margrave Harbour, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin. in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th April, 1913.—*Mr Chisholm (Inverness).. .. ..Not printed.*

61 (12*u*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John K. McDonald, postmaster at Whycocomagh, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th April, 1913.—*Mr. Chisholm (Inverness).....Not printed*

61 (12*v*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Captain P. J. Wilcox, from the customs office at Louisburg, Cape Breton South, Nova Scotia, and of evidence taken and reports of investigations held by H. P. Duchemin, in regard to the same. Presented 29th April, 1913.—*Mr. Carroll.*
Not printed

61 (12*w*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of M. J. McKennon, from the customs office at Glace Bay, Cape Breton South, Nova Scotia, and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 29th April, 1913.—*Mr. Carvell.....Not printed*

61 (12*x*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Captain John Arsenault, telegraph line repairer at Alder Point, Cape Breton, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 29th April, 1913.—*Mr. McKenzie.*
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61 (12*y*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Mrs. John Arsenault, telegraph operator at Alder Point, N.S., in the riding of North Cape Breton and Victoria. Presented 2nd May, 1913.—*Mr. McKenzie.*
Not printed

61 (12*z*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Railways and Canals or any department of the government, relating to the dismissal of A. J. Wilkinson, at Mulgrave, N.S and if there was an investigation, the names of all witnesses examined and a detailed statement of the expenses of such investigation. Presented 2nd May, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (13*a*). Charges made against Mr. H. A. Bayfield, superintendent of dredging, British Columbia.—(*Senate*).. .. ..*Not printed.*

61 (13*b*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of H. G. McKay, lighthouse keeper at Bird Island, Big Bras D'or, North Cape Breton and Victoria, and of the evidence taken, and of reports of the investigation held by H. P. Duchemin, in regard to the same, with a detailed statement of expenses of such investigation. Presented 5th May, 1913.—*Mr. McKenzie*.....*Not printed.*

61 (13*c*). Return to an Order of the House of the 10th March, 1913, for a copy of all reports, charges, and correspondence in the office of the Department of Marine and Fisheries relating to charges of political partizanship against Michael O'Brien, lightkeeper at Bear Island, Richmond County, N.S., and of the instructions issued to H. P. Duchemin, commissioner, to investigate the same together with the Commissioner's report and finding thereon, and his expenses of holding such investigations. Presented 7th May, 1913.—*Mr. Kyte*.....*Not printed.*

61 (13*d*). Return to an Order of the House of the 17th February, 1913, for a copy of all correspondence, letters, telegrams, reports, recommendations and other documents bearing on or having relation to the dismissal of J. H. Leduc, as medical port officer of the port of Three Rivers, P.Q. Presented 7th May, 1913.—*Mr. Bureau*..*Not printed.*

61 (13*e*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Patrick Shea, postmaster at Tompkinsville, Guysborough County, N.S. Presented 7th May, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (13*f*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Elias Rawding, postmaster at Clementsport, Annapolis County, N.S., and of all letters, petitions, telegrams, and other correspondence relating in any way to his dismissal and the appointment of a successor. Presented 7th May, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (13*g*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Charles McLean, postmaster at Strathlorne, Inverness County, Nova Scotia Presented 7th May, 1913.—*Mr. Chisholm* (*Inverness*).. .. ..*Not printed.*

61 (13*h*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Angus R. McDonald, postmaster at Broad Cove Chapel, Inverness County, Nova Scotia. Presented 7th May, 1913.—*Mr. Chisholm* (*Inverness*).. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (13*i*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John McPhail, postmaster at Scotsville, Inverness County, Nova Scotia. Presented 7th May, 1913.—*Mr. Chisholm (Inverness)*.....*Not printed.*

61 (13*j*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, telegrams, complaints, petitions or other documents of any kind received by the government, or any member or official thereof, relating to the conduct of J. Morgan, one time postmaster of the village of Ailsa Craig, Ontario, as such, and relating to an investigation into said conduct. Presented 7th May, 1913.—*Mr. Ross.*
Not printed

61 (13*k*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Roderick McLean, postmaster at Kenlock, Inverness County, Nova Scotia. Presented 8th May, 1913.—*Mr. Chisholm (Inverness)*.....*Not printed*

61 (13*l*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Allan Gillis, postmaster at Gillisdale, South West Margaree, Inverness County, Nova Scotia. Presented 8th May, 1913.—*Mr. Chisholm (Inverness)*.
Not printed.

61 (13*m*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of David Shaw, postmaster at Marsh Brook, North East Margaree, Inverness County, Nova Scotia. Presented 8th May, 1913.—*Mr. Chisholm (Inverness)*.
Not printed.

61 (13*n*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers concerning the investigation and dismissal of Helen Joubert, postmistress at Sayabec, Quebec. Presented 8th May, 1913.—*Mr. Lemieux*.....*Not printed.*

61 (13*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, letters, and telegrams between the Honourable Postmaster General or the Post Office Department, and any person or persons, relative to the dismissal or the request therefor of D. A. Redmond, until recently postmaster at Brinston, Ontario. Presented 8th May, 1913.—*Mr. Graham*.....*Not printed.*

61 (13*p*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dan. McEachern, postmaster at McEachern's Mills, Broad Cove Chapel, Inverness County, Nova Scotia. Presented 8th May, 1913.—*Mr. Chisholm (Inverness)*.
Not printed.

61 (13*q*). Return to an Order of the House of the 3rd February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Daniel Dunlop, postmaster at New Campbellton, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of the investigation held by H. P. Duchemin, in regard to same, with a detailed statement of expense of such investigation. Presented 8th May, 1913.—*Mr. McKenzie*.....*Not printed.*

61 (13*r*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Arthur Armstrong, postmaster at Greenfield, Carleton County, N.B. Presented 8th May, 1913.—*Mr. Carvell*.....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (13*s*). Return to an Order of the House of the 3rd February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Alex. Matheson, postmaster at Boulardarie Centre, north riding Cape Breton and Victoria. Presented 8th May, 1913.—*Mr. McKenzie*.....*Not printed.*

61 (13*t*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Arthur Talbot, late postmaster at Robertsville, County of Megantic, Province of Quebec. Presented 8th May, 1913.—*Mr. Pacaud*.....*Not printed.*

61 (13*u*). Dismissal of N. C. Lyster, late postmaster at Lloydminster, Sask.—(*Senate*). *Not printed.*

61 (13*v*). Return to an Order of the House of the 2nd April, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Mrs. Maggie Cameron, postmistress at Achosnach, Inverness County, Nova Scotia. Presented 9th May, 1913.—*Mr. Chisholm (Inverness)*.. .. .. ..*Not printed.*

61 (13*w*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of David Fraser, postmaster at North East Margaree, Inverness County, Nova Scotia. Presented 9th May, 1913.—*Mr. Chisholm (Inverness)*.. .. .. ..*Not printed.*

61 (13*x*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal and retention of W. Stayley Porter, postmaster, Port Maitland, Yarmouth County, N.S., and of the evidence taken and report of investigation held by Charles Lane, in regard to the same; also a detailed statement of expenses of such investigation. Presented 9th May, 1913.—*Mr. Law*.....*Not printed*

61 (13*y*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, telegrams and other documents relating to the dismissal of Alex. McQueen, postmaster at Kowstoke, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 9th May, 1913.—*Mr. Chisholm (Inverness)* .. ..*Not printed.*

61 (13*z*). Return to an Order of the House of the 3rd February, 1913, for a return showing the number of employees of the Department of Public Works who have been dismissed in the County of Berthier since the 21st September, 1911, giving the names of the said employees; if an inquiry was held in each case; on whose recommendation, in each case, these dismissals were made; the names of those appointed successors to these persons and on whose recommendation. Presented 12th May, 1913.—*Mr. Beland* *Not printed.*

61 (14*a*). Return to an Order of the House of the 10th February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents in connection with the dismissal and retention of Jesse L. Morton, postmaster at Lower Argyle, N.S., and of the evidence taken and report of the investigation held by Mr. Lane, in regard to the same, also a detailed statement of the expenses of such investigation. Presented 20th May, 1913.—*Mr. Law*.....*Not printed*

61 (14*b*). Return to an Order of the House of the 10th February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents in connection with the dismissal of Mrs. M. C. Gaudet, postmistress at West Pubnico, Yarmouth County, N.S., and of the evidence taken and report of the investigation held by Mr. Lane, in regard to same, and also a detailed statement of the expenses of such investigation Presented 20th May, 1913.—*Mr. Law*.....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (14*c*). Return to an Order of the House of the 28th April, 1913, for a copy of all charges, correspondence, telegrams, and other documents relative to the dismissal of John P. McKinnon, section foreman on the Intercolonial railway at Shubenacadie, in the riding of North Cape Breton and Victoria, N.S. Presented 20th May, 1913.—*Mr. McKenzie*.....*Not printed.*

61 (14*d*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Mary A. Bohan, as postmistress at Bath, Carleton County, N.B. Presented 21st May, 1913.—*Mr. Carvell*.....*Not printed.*

61 (14*e*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Edward Lafferty, postmaster at Benton, Carleton County, N.B. Presented 21st May, 1913.—*Mr. Carvell*.....*Not printed.*

61 (14*f*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Dennis McGaffigan, postmaster at Florenceville, Carleton County, N.B. Presented 21st May, 1913.—*Mr. Carvell*.....*Not printed.*

61 (14*g*). Return to an Order of the House of the 27th January, 1913, for a copy of all correspondence and documents bearing upon any change made or asked for in the employees of the Department of Marine and Fisheries in the County of Bonaventure between 5th December, 1912, up to date. Presented 27th May, 1913.—*Mr. Marcil (Bonaventure)*.. .. ..*Not printed.*

61 (14*h*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of J. A. McKenzie, postmaster at Ashfield, Inverness County, N.S. Presented 2nd June, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

61 (14*i*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, reports and other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the dismissal of James Bowles, postmaster at Alder River, N.S., and if there was an investigation, the names of all the witnesses examined, a copy of the evidence, and a detailed statement of the expense of such investigation. Presented 2nd June, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (14*j*). Return to an Order of the House of the 21st April, 1913, for a copy of all correspondence, complaints, reports, recommendations, petitions, certificates and other documents relating to the dismissal of Mr. Edmund Lacroix, as postmaster of the Parish of St. Joseph du Lac, County of Two Mountains, and the appointment of Rodrique Larocque, of the same place as postmaster. Presented 2nd June, 1913.—*Mr. Ethier*.....*Not printed*

61 (14*k*). Return to an Order of the House of the 26th May, 1913, for a copy of all papers, letters, documents, reports and inquiry, relating to the lighthouse keeper of the Parish of Repentigny, County of L'Assomption. Presented 3rd June, 1913.—Mr. *Seguin*.....*Not printed.*

61 (14*l*). Return to an Order of the House of the 16th April, 1913, for a copy of all papers, documents, evidence, reports, &c., relating to the dismissal of B. C. Kanock, late shipping master at Lunenburg, N.S. Presented 4th June, 1913.—*Mr. McLean (Halifax)*. *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (14*m*). Return to an Order of the House of the 3rd March, 1913, for a copy of all complaints, accusations, correspondence, petitions and telegrams, respecting the dismissal of Ulric Thibaudeau, agent for pilots at Quebec, and of all documents respecting the appointment of his successor, such as petitions, letters of recommendation, &c., and of the evidence and report made after the inquiry held by the inquiring commissioner; and also a detailed statement of the expenses caused by this inquiry. Presented 4th June, 1913.—*Mr. Delisle*.....*Not printed.*

61 (14*n*). Supplementary return to an Order of the House of the 20th January, 1913, for a return showing the names of all officials of the Marine and Fisheries Department who have been dismissed or removed in the County of Pictou, the reasons of the same, the evidence taken at any investigation held in regard to them, and the reports of said investigations, the names of their successors, and a copy of all letters, charges, complaints and recommendations from any person or persons in regard to the said removals or dismissals, or in regard to the appointment of their successors. Presented 4th June, 1913.—*Mr. Macdonald*.....*Not printed.*

61 (14*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Post Office Department, or any department of the government relating to the dismissal of Captain Freeman Myers, postmaster at Cole Harbour, Guysborough County, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 4th June, 1913.—*Mr. Sinclair.*

Not printed

61 (14*p*). Return to an Order of the House of the 4th December, 1912, for a return showing all public officers removed by the present government in the district of St. James, Montreal, together with the names and duties of such persons, the reasons of their dismissal, the nature of the complaints brought against them, and a copy of all correspondence relating thereto, and of reports of inquiries in the cases where such have been held. Presented 4th June, 1913.—*Mr. Lapointe (Montreal)*.....*Not printed*

61 (14*q*). Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a return showing all the employees of the Dominion government in the constituency of Edmonton, dismissed between 10th of October, 1911, and 21st of November, 1912, the salary being paid to such employee at the time of his dismissal, together with a copy of all correspondence, recommendations to council, orders in council, and all other papers or documents in any way connected with such dismissals. Presented 4th June, 1913.—*Mr. Oliver*.....*Not printed.*

61 (14*r*). Return to an Order of the House of the 4th December, 1912, for a return showing the names of all officials in the district of Sunbury and Queens, who have been dismissed or removed from office since September, 1911, the reason for such dismissal or removal, the evidence taken at any investigation held in regard to them, the reports upon such investigations, the name of any successor appointed in place of dismissed officials, and a copy of all letters, charges, complaints and recommendations in regard to the said removals or dismissals, or in regard to the appointment of their successors. Presented 4th June, 1913.—*Mr. McLean (Sunbury)*.....*Not printed.*

61 (14*s*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Marine and Fisheries, or any department of the government relating to the dismissal of Levi Munroe, harbour master at

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White Head, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 4th June, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (14*t*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the dismissal of Stanford Langley, postmaster at Isaac Harbour North, N.S., and if there was an investigation the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 5th June, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (14*u*). Return to an Order of the House of the 24th February, 1913, for a copy of all letters, telegrams, correspondence, charges, evidence, reports, and other documents relating to the dismissal of Hugh R. McAdam as postmaster at Arisaig, N.S., and the appointment of Reverend Daniel L. Macdonald as his successor. Presented 5th June, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed.*

61 (14*v*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the proposed dismissal of J. J. McNeil, at Grant's Lake, N.S., and if there was an investigation, the names of the witnesses examined and a detailed statement of the expenses of such investigation. Presented 5th June, 1913.—*Mr. Sinclair*.....*Not printed.*

61 (14*w*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Railways and Canals, or any department of the government, relating to the dismissal of Alex. McInnis, car inspector of the Intercolonial railway at Mulgrave, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 6th June, 1913.—*Mr. Sinclair*..*Not printed.*

61 (14*x*). Return to an Order of the House of the 28th April, 1913, for a copy of all charges, correspondence, telegrams, and other documents relative to the dismissal of Archibald McDonald, bridge tender on the Intercolonial railway at Grand Narrows, Iona, riding of North Cape Breton and Victoria, N.S. Presented 6th June, 1913.—*Mr. McKenzie*.....*Not printed.*

61 (14*y*). Names of all officials dismissed in Shelburne and Queens from 1st December, 1896.—(*Senate*).....*Not printed.*

62. Return to an Order of the House of the 4th December, 1912, for a return showing the number of all contracts cancelled in the County of Bonaventure since the 1st of October, 1911; the names of the contractors, the prices paid to them, the reasons for the cancellation in each case; and a copy of any investigations and reports had into the causes of such cancellations, the names of the new contractors and the prices paid to them in each case. Presented 14th January, 1913.—*Mr. Marcil (Bonaventure)*. *Not printed.*

62*a*. Return to an Order of the House of the 5th December, 1912, for a return showing the number of rural mail delivery routes that have been established in Canada since the 1st January, 1912, in each province and county, respectively. Presented 14th January, 1913.—*Mr. Lemieux*.....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

62*b*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, letters, telegrams, complaints and other documents relating to the cancelling of the contract for conveying His Majesty's mails, entered into on the 1st day of January, 1912, between the Honourable Postmaster General and Mr. J. C. Beeman, of Guthrie, County of Missisquoi; together with the reason for the cancellation of this contract, the price paid to Mr. Beeman, the name of the present contractor and the price paid to him. Presented by Hon. Mr. Pelletier.—*Mr. Kay*.....*Not printed.*

62*c*. Return to an Order of the House of the 11th March, 1912, for a copy of all letters, requests, memorandums, tenders and other documents in the possession of the Post Office Department relating to the calling for tenders and the granting of the contract now in force for the carrying of the mail between Sorel and Ste. Victoire, County of Richelieu. Presented 20th January, 1913.—*Mr. Cardin*.....*Not printed.*

62*d*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, telegrams, tenders, bonds, agreements, contracts and other documents in the possession of the Post Office Department relating to the letting of the contract for carrying the mails between Heatherton and Guysborough, in the year 1912; and also relating to any temporary agreement entered into prior to the date of letting such contract. Presented 21st January, 1913.—*Mr. Sinclair*.....*Not printed*

62*e*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters and other documents relating to the establishment of a rural mail service between Saltsprings and West River Station, in the County of Pictou, in the year 1912. Presented 17th February, 1913.—*Mr. Macdonald*.....*Not printed.*

62*f*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, and other documents relating to the establishment of a rural mail delivery service between Merigonish Station, County of Pictou, and Arisaig, in the County of Antigonish, in the year 1912. Presented 17th February, 1913.—*Mr. Macdonald.*
Not printed

62*g*. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, letters, telegrams and reports regarding the termination of H. D. Decoste's contract for carrying the mails between Linwood Station and Linwood post office and the making of a new contract with D. Delorey, from the 1st January, 1913. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed.*

62*h*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, complaints, recommendations, telegrams and reports bearing on the railway mail service in Bonaventure County from October, 1911, up to date, and on the appointment and dismissal of officers in such connection, with the names, residences, salaries and duties, as well as of all documents bearing on the suspension of the railway mail service during the period mentioned, as well as a copy of all documents referring to agreements made to meet such a contingency during the coming winter. Presented 25th March, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

62*i*. Return to an Order of the House of the 9th December, 1912, for a copy of all tenders received and the contracts entered into for the carrying of the mails between St. Andrew and Beauley, County of Antigonish, and of all letters, telegrams and correspondence on file in the Post Office Department containing any recommendation or advice regarding the awarding of such contract, or in any way referring thereto. Presented 26th March, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

62*j*. Return to an Order of the House of the 3rd February, 1913, for a return showing what changes, if any, have been made in the contracts for the carrying of the mails in the County of Berthier, since the 21st September, 1911; in what parishes, on what date, and for what reason; to whom have the new contracts been granted, and if a tender was asked for in each case. Presented 14th April, 1913.—*Mr. Béland.*
Not printed

62*k*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, bonds, reports and other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the letting of the mail contract between Guysborough and Charlos Cove, County of Guysborough, N.S., during the year 1912. Presented 28th April, 1913.—*Mr. Sinclair.*
Not printed.

62*l*. Return to an Order of the House of the 14th April, 1913, showing the names of the various railway mail clerks employed, respectively, on the Montreal and Quebec divisions and the date of the appointment and residence of each. Presented 7th May, 1913.—*Mr. Bureau* .....*Not printed.*

62*m*. Return to an Order of the House of the 9th April, 1913, for a copy of the contract entered into by the Post Office Department with the Ontario Equipment Company of Ottawa relating to the purchase of locks for mail bags. Presented 7th May, 1913.—*Mr. Carrell* .....*Not printed.*

62*n*. Return to an Order of the House of the 7th April, 1913, for a copy of all correspondence, telegrams, &c., exchanged between the Honourable the Postmaster General and Dr. Faucher, of Quebec, concerning the purchase of a certain patented lock for mail bags. Presented 7th May, 1913.—*Mr. Lapointe (Kamouraska)*.. .. .. ..*Not printed.*

62*o*. Return to an Order of the House of the 7th April, 1913, for a copy of all correspondence, telegrams, &c., exchanged between the Honourable the Postmaster General and Mr. Aimé Dion, advocate of Quebec, concerning the purchase of a certain patented lock for mail bags. Presented 7th May, 1913.—*Mr. Verville*.....*Not printed.*

62*p*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, reports, bonds of indemnity, and all other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the contract for carrying the mails between Linwood or some point of the Intercolonial railway, County of Antigonish, N.S., and Grosvenor, County of Guysborough, N.S. Presented 9th May, 1913.—*Mr. Sinclair*....*Not printed.*

62*q*. Return to an Order of the House of the 24th April, 1913, for a return showing the full names of the mail carriers in the County of Vaudreuil and Soulanges; between what place they perform the service; the distance between each of these places; the amount of each carrier's contract, and the amount the government paid for the carriage of the mail in these different places before September, 1911. Presented 16th May, 1913.—*Mr. Boyer*.....*Not printed.*

62*r*. Return to an Order of the House of the 7th May, 1913, for a return showing the number of post offices in Yarmouth County, Nova Scotia, not served with daily mail, giving the names and the number of times per week served. Presented 20th May, 1913. —*Mr. Law*..... ..... *Not printed.*

62*s*. Return to an Address to His Excellency the Administrator of the 7th April, 1913, for a copy of all orders in council, reports of experts and contracts, in connection with

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the different purchases of rural mail delivery boxes made by the Post Office Department since 1908, until 1st January, 1912. Presented 21st May, 1913.—*Mr. Lemieux.* *Not printed.*

62*t*. Return to an Order of the House of the 12th May, 1913, for a return giving the names of the post offices and of the postmasters in the Counties of Soulanges and Vaudreuil. Presented 21st May, 1913.—*Mr. Boyer*.....*Not printed.*

62*u*. Return to an Order of the House of the 5th December, 1912, for a copy of all letters, telegrams, petitions and other documents relating to the establishment of rural mail delivery routes in the County of Pictou since the 1st October, 1911, with a statement of all routes applied for, of routes established and of those refused, and the reason for their refusal. Presented 2nd June, 1913.—*Mr. Macdonald*.....*Not printed.*

62*v*. Return to an Order of the House of the 31st March, 1913, for a copy of all correspondence concerning the purchase of new locks for mail bags by the Post Office Department from the Ontario Equipment Company. Presented 4th June, 1913.—*Mr. Carvell.* *Not printed.*

62*w*. Return to an Order of the House of the 17th February, 1913, for a copy of all correspondence, letters, telegrams, memoranda, tenders, bonds and all other documents relative to the contract for the carrying of the mail between the post office and Canadian Pacific Railway station at Three Rivers and vice versa, since the eleventh day of October, 1911, to date. Presented 4th June, 1913.—*Mr. Tobin*.....*Not printed.*

62*x*. Return to an Order of the House of the 21st April, 1913, for a copy of all correspondence, telegrams, complaints, affidavits, reports, recommendations, requests, certificates, contracts and other documents relating to the cancelled contract of M. E. Bougie, for carrying the mails between the post office and railway station at Bromptonville, Quebec. Presented 4th June, 1913.—*Mr. Bureau*.....*Not printed.*

63. Return to an Order of the House of the 4th December, 1912, for a return showing all the new post offices opened in the County of Bonaventure, since October, 1911, up to date, and a copy of the correspondence in connection therewith, together with the names of such post offices and postmasters, and the location of such offices; and also a copy of all papers asking for such offices. Presented 14th January, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

64. Return to an Order of the House of the 9th December, 1912, for a copy of all petitions, correspondence, memoranda, recommendations and other papers or documents in the possession of the Department of Marine and Fisheries relating to the proposals to supply medicine or medical attendance free, or otherwise, to Canadian boat fishermen. Presented 14th January, 1913.—*Mr. Sinclair*.....*Not printed*

65. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, petitions, complaints, memoranda, reports and investigations regarding the service performed by the steamer *Canada*, owned by the Inter-Provincial Navigation Company of Fraserville, Quebec, since October, 1911, up to date, and also of all documents bearing on the present contract with the Department of Trade and Commerce, or the renewal or extension thereof. Presented 14th January, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed*

66. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, telegrams, letters, &c., relating to the matter of the establishment of a lobster hatchery at Spry Bay, Halifax County, N.S. Presented 14th January, 1913. —*Mr. Maclean (Halifax)*.....*Not printed.*

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67. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, telegrams, &c., between the Department of Trade and Commerce and any company, person or persons, relative to the continuance and payment of a subsidy towards a steamship service between St. John, N.B., and Bear River, N.S., for the fiscal year 1912, and performed during the fiscal year 1911. Presented 17th January 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

67*a*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, documents, memoranda, letters, telegrams and documents bearing on a request for a subsidy for a steam service between Bonaventure, Quebec, or any other part of Bonaventure County and Bathurst, New Brunswick, or any other part of Gloucester County, New Brunswick, and between New Richmond, Quebec, and Dalhousie, New Brunswick, and between Carleton and Miguasha, Quebec, and Dalhousie, New Brunswick, or Campbellton, New Brunswick, or both, as well as a copy of all replies made for such subsidies and this since October, 1911, to date. Presented 14th January, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

67*b*. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all advertisements, tenders, contracts, orders in council memoranda, papers, letters and correspondence in any way relating to a subsidized steamship service between Canadian ports and any ports of the British West Indies, or any proposed improvement or extension of such steamship service since 1st November, 1911 to the present time. Presented 15th January, 1913.....*Not printed.*

67*c*. Return to an Order of the House of the 4th December, 1912, for a copy of all reports made by officials of the Department of Railways and Canals on the Quebec and Oriental railway, and the Atlantic, Quebec and Western railways, together with a statement of the subsidies paid such railways since October, 1911, up to date, and a copy of all correspondence in that connection. Presented 17th January, 1913.—*Mr Marcil (Bonaventure)*.....*Not printed*

67*d*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence between the Minister of Railways or any other member of the government and any person regarding the acquisition by the government of Canada of the Quebec Oriental railway, formerly the Atlantic and Lake Superior railway, and the Atlantic, Quebec and Western railway, or both. Presented 27th January, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

67*e*. Return to an Order of the House of the 29th January, 1913, for a copy of the report made to the Minister of Railways and Canals by the party of government engineers who inspected the Quebec and Saguenay railway during December, 1912, January, 1913. Presented 27th February, 1913.—*Mr. Lemieux*.....*Not printed.*

67*f*. Return to an Order of the House of the 17th February, 1913, for a copy of all reports made by any engineers or accountants to the Minister of Railways and Canals on the usefulness of the Atlantic, Quebec and Western railway and the Quebec Oriental railway, to the Intercolonial railway as branch lines or feeders. Presented 27th February, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

67*g*. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, petitions, orders in Council, memoranda, correspondence, &c., by and between the government of Canada or any member thereof, and the government of the province of British Columbia, or any member thereof, since 1st May, 1912, relating to the subject to an increase of the provincial subsidy to the said province. Presented 16th April, 1913.—*Mr. Maclean (Halifax).*

Printed for sessional papers.

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67*h*. Return to an Address to His Royal Highness the Governor General of the 20th January, 1913, for a copy of all documents and memorials of the government of British Columbia presenting claims for additional provincial subsidies, and of all correspondence and orders in council on the same. Presented 16th April, 1913.—*Sir Wilfrid Laurier*.....*Printed for sessional papers.*

67*i*. Copy of agreement made with the several provinces as to the expenditure of the subsidies granted under the Agricultural Aid Act, and statement showing the purposes for which said subsidies are to be expended. Presented 6th June, 1913, by Hon. Mr Burrell.....*Not printed.*

68. Copies of general orders promulgated to the militia for the period between 2nd November, 1911, and 5th November, 1911. Presented by Hon. Mr. Hughes, 14th January, 1913. *Not printed.*

69. Return to an Address to His Excellency the Right Honourable Sir Charles Fitzpatrick, P.C., &c., administrator, of the 31st March, 1913, for a copy of all papers, documents, petitions, letters, telegrams, orders in council and other papers and documents in possession of the Department of Customs, relating to the duty payable on twine used for fishing purposes, and especially relating to the construction placed upon item 682 of the Customs Tariff. Presented 23rd May, 1913.—*Mr. Sinclair*.....*Not printed.*

70. Return to an Order of the House of the 30th November, 1912, for a return showing:—

1. The date when the present Canadian Pure Food Act, now known as the Adulteration Act, R.S.C., was enacted.

2. What foods, beverages or drugs have standards of strength and purity under the Act been fixed, and what are the dates when such standards become operative.

3. What foods, beverages or drugs have standards of strength and purity been prepared and recommended from time to time by the chief analyst, which have not been put in force, and why were such standards not put in force.

4. How many cases of adulteration together with cases which show standards of quality below those required by the Adulteration Act, have been ascertained by the Dominion analyst since the said Act came into operation.

5. In how many of such cases did prosecutions under the Act or under the Criminal Code follow, and in how many cases were convictions secured. Presented 14th January, 1913.—*Mr. McDonnell*.....*Not printed.*

71. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, negotiations, propcsals in writing and other papers and documents in the possession of the government, or any department thereof, relating to reciprocity in trade with the United States, bearing date between the 1st day of January, 1890, and the 31st day of December, 1891. Presented 14th January, 1913.—*Mr. Sinclair.* *Not printed.*

72. Return to an Order of the House of the 4th December, 1912, for a copy of all letters, telegrams, &c., exchanged between the member for Bellechasse County and the Minister of Agriculture and the Postmaster General, concerning the appointment of an additional physician at the quarantine station of Grosse Ile. Presented 14th January, 1913.—*Mr. Lemieux*.....*Not printed.*

72*a*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, documents, recommendations and reports concerning the appointment of Doctor Pomminville, to the position of surgeon of the St. Vincent de Paul penitentiary, replacing Doctor A. Allaire. Presented 24th January, 1913.—*Mr. Wilson (Laval)*.....*Not printed.*

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72*b*. Return to an Order of the House of the 10th December, 1912, for a copy of all letters, telegrams, correspondence and other documents relating to the appointment of Charles W. Hatfield, fishery officer on the Tusket River, Yarmouth County, N.S. Presented 27th January, 1913.—*Mr. Law*.....*Not printed.*

72*c*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, letters, requests, telegrams and other documents relating to the appointment of Louis Nadeau as postmaster at Ste. Christine, County of Bagot. Presented 4th February, 1913.—*Mr. Marcil*.....*Not printed.*

72*d*. Return to an Order of the House of the 29th January, 1913, for a copy of all orders letters, telegrams and other documents in connection with the appointment of Lt.-Col. Warburton, as administrative medical officer at the Charlottetown camp in 1912, and of all letters and telegrams asking for a change in the said appointment, and of all orders and other documents relating to his being superseded, and to the appointment of his junior, Lt.-Col. Jenkins, in his place. Presented 13th February, 1913.—*Mr. Macdonald*.....*Not printed.*

72*e*. Return to an Order of the House of the 27th January, 1913, for a copy of all documents, letters, correspondence, recommendations, reports, &c., relating to the appointment of Mr. J. Begin as manager of the experimental farm at Ste. Anne de la Pocatière. Presented 13th February, 1913.—*Mr. Lapointe (Kamouraska)*....*Not printed.*

72*f*. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence exchanged between Dr. Marcotte, M. Lavallée, M.P., the Honourable the Postmaster General and the Minister of Agriculture, concerning the appointment of an additional medical officer at Grosse Isle quarantine station. Presented 19th February, 1913.—*Mr. Lemieux*.....*Not printed.*

72*g*. Return to an Order of the House of the 3rd March, 1913, for a copy of all letters, telegrams, recommendations and other papers in connection with the appointment of John Macdonald as Inspector of Inland Revenue for the Maritime Provinces, and of all letters, telegrams, applications, recommendations and other papers received from any other person or persons relative to the applications of other persons for the position. Presented 17th March, 1913.—*Mr. Macdonald*.....*Not printed.*

72*h*. Return to an Order of the House of the 17th February, 1913, for a copy of all letters, petitions, telegrams, recommendations and other papers and documents, in the possession of the Department of Marine and Fisheries, or any department of the government, relating to the appointment of F. W. Kelley, M.D., as port physician at Bridgewater, N.S. Presented 18th March, 1913.—*Mr. Law*.....*Not printed*

72*i*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a return showing all appointments to office under the Dominion government in the constituency of Edmonton from 10th October, 1911, to 21st November, 1912, with a statement of the salaries in each case, together with a copy of all correspondence, recommendation to council, orders in council, and all other papers or documents in any way connected with such appointments. Presented 28th March, 1913.—*Mr. Oliver*.....*Not printed.*

72*j*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, recommendations, reports, memoranda and other documents bearing on the appointment of a general foreman, or other permanent or temporary officials, of the Department of Public Works in the County of Bonaventure since October, 1911, up to date, with the names, residences, duties and salaries of such appointees. Presented 2nd May, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

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72*b*. Appointment of Mr. M. Cuckle as postmaster at Waukau, British Columbia.—(*Senate*) *Not printed.*

73. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a return showing all changes made in the Customs Tariff of Canada by order in council since the close of last session of parliament. Presented 14th January, 1913.....*Not printed.*

74. Return to an Order of the House of the 9th December, 1912, for a return showing the quantity and value of molasses of cane, as defined in tariff item No. 137a, imported into Canada for the fiscal year ending 31st March, 1912, from each island of the British West Indies, which are parties to the Canada-West India Trade Agreement. Presented 14th January, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

75. Letter of the Honourable F. D. Monk, M.P., to the Right Honourable the Prime Minister, resigning his position as Minister of Public Works, and the letter of the Prime Minister in acknowledgment thereof. Presented by Hon. Mr. Borden, 14th January, 1913.....*Not printed.*

75*a*. Return to an Order of the House of the 26th May, 1913, for a copy of all letters, reports, documents and all other communications relating to the appointment of Colonel Crowe as Commandant of the Royal Military College and to his resignation of said position, or to the extension of his term of service or to the termination thereof, and of all papers or letters passing between the minister and Colonel Crowe, relative to his resignation or the failure to extend his term of service. Presented 3rd June, 1913.—*Mr. Macdonald*.....*Not printed.*

75*b*. Return to an Order of the House of the 26th May, 1913, for a copy of all letters reports, complaints and other communications and documents which passed between General McKenzie and the Minister of Militia or his department, previous to, and which led up to the resignation of General McKenzie; and also a copy of said resignation, and the reply of the minister thereto, and of any and all communications had with the War Office thereto, and of all other papers and documents in connection therewith. Presented 4th June, 1913.—*Mr. Macdonald*.....*Not printed.*

76. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, telegrams, complaints and reports, bearing on the delay in the payment of census enumerators in the County of Bonaventure, in connection with the last census, together with the names, residences, amounts, and dates of payment. Presented 15th January, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

77. Report of departmental commission on the official statistics of Canada. Presented 15th January, 1913 .....*Printed for distribution only.*

78. Return to an Order of the House of the 18th March, 1912, for a copy of all correspondence in the possession of the Postmaster General respecting the change of name of Broderick post office in the Province of Saskatchewan, to St. Aldwyn. Presented 15th January, 1913.....*Not printed.*

78*a*. Return to an Order of the House of the 30th November, 1911, for a copy of all papers, telegrams, letters, &c., between the Postmaster General and any other person respecting the closing or removal of the present post office at Spry Bay, Halifax County. Presented 20th January, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

79. Report of the commissioner Dominion Police Force, for the year 1912. Presented by Hon. Mr. Foster, 15th January, 1913.....*Not printed.*

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80. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, complaints, reports and all documents relating to the cancelling of lease No. 18778, consented to by the Honourable Minister of Railways and Canals, to Aurile Lebœuf, on the 12th December, 1910.—Presented 16th January, 1913.—*Mr. Papineau.* *Not printed*

81. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all orders in council passed since 1st October, A.D. 1911, relating to the Board of Management of the Government Railways of Canada, or of any other member thereof, or in any way affecting the same, or any official of the Intercolonial Railway, as regards the duties to be performed or the powers to be exercised by the said Board or any member thereof, or by any such official, together with a copy of all recommendations, letters, applications, instructions, or other correspondence, in any manner relating thereto or having regard to the said orders in council as to the management of the Intercolonial railway. Presented 17th January, 1913.—*Mr. Emmerson*..... ....*Not printed*

81*a*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of a certain Order in Council issued during the current year by which certain official reports formerly made to Board of Management of the Intercolonial Railway have been ordered in future to be made to Mr. F. P. Brady. Presented 17th January, 1913.—*Mr. Sinclair*.....*Not printed.*

82. Return to an Order of the House of the 5th December, 1912, for a copy of all papers, including surveys, tenders, and every other record, or document in the possession of the Department of Railways and Canals or any other department of the government relating to the building of a line of railway from Estmere, County of Victoria, Province of Nova Scotia, to the town of Baddeck in the same county. Presented 17th January, 1913.—*Mr. McKenzie*..... .....*Not printed.*

83. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all documents, papers, tenders, contracts, orders in council and correspondence in connection with the supply of castings for and the purchase of scrap iron from the eastern division of the Intercolonial Railway since 1st May, 1912. Presented 17th January, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

83*a*. Return to an Order of the House of the 9th December, 1912, for a return showing the names of the employees on the dining cars of the Intercolonial Railway and the nature of their employment; and also of the employees on the Pullman cars of the Intercolonial Railway and the nature of their employment. Presented 17th January, 1913. —*Mr. Boulay*..... ....*Not printed.*

83*b*. Return to an Order of the House of the 9th December, 1912, for a copy of all papers documents, telegrams, letters, &c., relating to a strike of temporary employees of the Intercolonial Railway at Halifax, in August, 1912. Presented 27th January, 1913.— *Mr. Mclean (Halifax)*..... .....*Not printed.*

83*c*. Return to an Order of the House of the 10th December, 1912, for a copy of all evidence plans, reports, correspondence, &c., respecting an inquiry held concerning an accident on the Intercolonial Railway at St. André de Kamouraska on 7th October, 1912, caused by train No. 33, the maritime express going west. Presented 27th January, 1913.—*Mr. Lapointe (Kamouraska)*.....*Not printed.*

83*d*. Return to an Order of the House, of the 29th January, 1913, for a copy of the evidence taken at the inquiry held in the month of November, 1912, by Mr. MacDonald

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superintendent of the Intercolonial at Lévis, in reference to Alfred Laugnay, an employee of the Intercolonial at St. Charles, County of Bellechasse. Presented 27th February, 1913.—*Mr. Lapointe (Kamouraska)*.....*Not printed.*

83*e*. Return to an Order of the House of the 19th February, 1913, for a copy of all telegrams, letters, petitions, reports of engineers, plans, surveys, and other documents in the possession of the Department of Railways and Canals, and having been received since 1st January, 1912, relating to the construction of a branch line of the Intercolonial Railway into Guysborough County. Presented 18th March, 1913.—*Mr. Sinclair*.....*Not printed.*

83*f*. Return to an Order of the House of the 24th February, 1913, for a copy of all petitions, resolutions, letters, telegrams and correspondence, relating to free or reduced transportation of hay over the Intercolonial Railway for the farmers of Antigonish County, Nova Scotia, and also of the evidence taken and report made as to the shortage of hay in that and other of the eastern counties of Nova Scotia. Presented 18th March, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed.*

83*g*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters telegrams, tenders, acceptances of tenders, cancellation of tenders and other papers and documents in the possession of the Department of Railways and Canals, or any department of the government, bearing date after 1st July, 1912, relating to the supply of ice for the use of the Intercolonial Railway at Mulgrave, N.S. Presented 18th March, 1913.—*Mr. Sinclair*.....*Not printed.*

83*h*. Return to an Order of the House of the 12th February, 1913, for a copy of all letters correspondence, petitions and other documents, on file in the Department of Railways and Canals, or in the office of the Intercolonial Railway at Moncton, relating or in any way appertaining to the new public wharf at Sackville, N.B., and the necessity of establishing in the interest of the traffic of the Intercolonial Railway, and of the shipping and trade facilities of Sackville, and of the commerce of communities adjacent thereto, rail connections between the said wharf and the main line of the said railways at Sackville station; also of all letters and other communications received by the chairman or vice-chairman of the Government Railways Managing Board, or by any official of the said railway, relating in any manner to the said subject, received by them or any of them during the years 1911, 1912 and 1913. Presented 19th March, 1913.—*Mr. Emmerson*.....*Not printed*

83*i*. Return to Order of the House of the 19th March, 1913, for a return showing who the tenderers were, and the amount of each tender for the supply of castings for the Intercolonial Railway during the present year. Presented 28th March, 1913.—*Mr. Macdonald*.....*Not printed.*

83*j*. Return to an Order of the House of the 19th March, 1913, for a return showing how many kegs of nails were purchased in 1912 for the Intercolonial Railway; the prices paid therefor in each case; whether tenders were invited in the case of each purchase and, if so, who the respective tenderers were and the prices submitted; to whom were the contracts awarded in each case. Presented 28th March, 1913.—*Mr. Murphy.*
Not printed.

83*k*. Return to an Order of the House of the 19th March, 1913, for a return showing the amounts received by the Intercolonial Railway for freight and passengers respectively for each of the twelve months of the calendar years 1910, 1911 and 1912, at the following stations:—Montreal, Halifax, St. John, Sydney, Truro, Moncton, New Glasgow

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and Amherst; also, the total receipts of the said railway for freight and passenger respectively during each of the said years. Presented 28th March, 1913.—*Mr. Rhodes.*
Not printed.

83*l*. Return to an Order of the House of the 20th January, 1913, for a copy of all letters, correspondence, telegrams, representations, requests and reports on file in the Department of Railways and Canals, or in the offices of the Intercolonial Railway at Moncton, or among the records of the Government Railways Managing Board, or in the office of the assistant chairman of the Government Railways Managing Board, relating to or in any way connected with the water supply system at Dorchester station on the Intercolonial railway, or relating to the absence of and the total failure to provide a supply of water for drinking or other purposes at that station, or in connection with the dwelling of the station agent in the Station House; and also of all correspondence, letters, requests, recommendations and reports relating to the alleged necessity of additional clerical or other help or assistance at the station. Presented 21st April, 1913.—*Mr. Emmerson*.....*Not printed.*

83*m*. Return to an Order of the House of the 12th February, 1913, for a copy of all correspondence, letters, telegrams, reports and other papers on file in the Department of Railways and Canals, or in the offices of the Intercolonial Railway at Moncton, relating to M. L. Tracy, an employee of the mechanical department of the Intercolonial during the years 1899 and 1900, and of all letters and correspondence relating to the case of the said M. L. Tracy, passing between the then Minister of Railways and Canals and any of the officials of the railway, during those years; also a copy of the letters of D. Pottinger, then general manager, the late James E. Price, then general superintendent, and the late M. Jarvis, then a divisional superintendent of said railway, relating to the same subject during the said period of 1899 and 1900. Presented 21st April, 1913.—*Mr. Emmerson*.....*Not printed.*

83*n*. Return to an Order of the House of the 3rd March, 1913, for a statement of all amounts collected by the Intercolonial Railway for freight on hay carried from Amherst and other stations on the Intercolonial, County of Cumberland, to Antigonish, N.S., and consigned to C. Edgar Whidden or C. B. Whidden & Son, in the month of January last and February instant, and by whom such freight was paid; also a copy of all way bills and bills of lading for the same. Presented 21st April, 1913. —*Mr. Chisholm (Antigonish)*.....*Not printed.*

83*o*. Return to an Order of the House of the 3rd February, 1913, for a copy of all letters petitions, telegrams, complaints, communications, reports and other papers and documents, received since the 1st day of October, 1911, by and now in the possession of the Department of Railways and Canals, the Government Railway Managing Board or any official of the Intercolonial Railway or of the Prince Edward Island railway, relating to or in any manner appertaining to an application for, or a proposed reduction of the working hours for the Intercolonial railway employees at Moncton, or at any other point of the Intercolonial railway or the Prince Edward Island railway. Presented 21st April, 1913.—*Mr. Emmerson*.....*Not printed.*

83*p*. Return to an Order of the House of the 24th February, 1913, for a copy of all complaints, requirements, requisitions, petitions, and correspondence of all kinds made by the Sydney, N.S., Board of Trade, or by the citizens of the city of Sydney, or any of them, having reference to better and increased facilities on the Intercolonial Railway on the Sydney division. Presented 21st April, 1913.—*Mr. Carroll.*
Not printed.

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83*q*. Return to an Order of the House of the 31st March, 1913, for a copy of all letters, papers and other documents relating to the claim for damages for the death of the young son of Thomas Hoare, who was killed at a crossing of the Intercolonial Railway in the town of Stellarton in the summer of 1912, and of all petitions, letters, and other papers asking for the placing of gates or other protection at said crossing. Presented 1st April, 1913.—*Mr. Macdonald*.....*Not printed.*

83*r*. Return to an Order of the House of the 14th April, 1913, for a copy of all correspondence exchanged between the Department of Railways and Canals at Moncton and the same department at Campbellton, on the subject of the collision which occurred at St. Moise, during the month of February, 1913, between the trains of E. Smith and the regular train No. 99, omitting from it the inquiry held in the matter. Presented 29th April, 1913. *Mr. Bourassa*.....*Not printed.*

83*s*. Return to an Order of the House of the 7th April, 1913, for a return showing the names, residences and occupations of all the employees of the Intercolonial Railway who have been dismissed in the County of Rimouski since the 21st September, 1911. Presented 29th April, 1913.—*Mr. Lapointe (Kamouraska)*.....*Not printed.*

83*t*. Certified copy of a report of the Privy Council of the 5th May, 1913, covering the appointment of Frederick Passmore Gutelius, as general manager of Government Railways. Presented by Hon. Mr. Cochrane, 7th May, 1913... .. .. ..*Not printed.*

83*u*. Return to an Order of the House of the 31st March, 1913, for a copy of all letters, memorials, petitions, correspondence, reports and other documents in the Department of the Postmaster General, or on file therein, relating or in any wise appertaining to the inauguration or establishing of railway mail facilities between Moncton, N.B., westward over the Intercolonial Railway towards St. John, in the morning, so as to furnish, among other things, opportunities for the transmission of newspapers and other mail matter, along said railway, to make morning connection with the railway mail facilities afforded by the railway from Salisbury, Westmorland County, N.B., running into Albert County, N.B.; and also relating to the establishment of railway mail facilities on each week day evening between Moncton eastward over the said railway by train known as number 84, running between Moncton, N.B., and Springhill Junction, Nova Scotia, thus affording the direct mail connection for newspapers and other mail matter each evening from Moncton to Shediac, Memramcook, Dorchester, Sackville, Amherst, and intermediate points east of Moncton; together with a statement showing what, if any, such railway mail facilities, either by locked bag or otherwise, were established or furnished over either of the said routes, and stating the respective dates when the same were so established or furnished generally, or in relation to any one of the newspapers published in Moncton, either in the morning or in the evening. Presented 12th May, 1913.—*Mr. Emmerson*.....*Not printed.*

83*v*. Return showing whether any contract has been made for the construction or supply of cars of any kind to the Intercolonial Railway since 1st January, 1913, and if so, to whom the contract was awarded; the number of cars, kind or class, and the price to be paid; whether any tenders were called for previous to awarding said contract, and if so, who the tenderers were, the amount of the tender in each case, and if tenders were calld for by private request or public advertisement. Presented 21st May, 1913. —*Mr. Macdonald*.....*Not printed.*

83*w*. Return to an Order of the House of the 28th April, 1913, for a return showing all amounts collected by the Intercolonial Railway for freight on hay shipped from Amherst and other stations on the Intercolonial, in the County of Cumberland, to Antigonish and other stations in the County of Antigonish, during the months of

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January, February and March last; the name of the consigners and of the consignees, the amount of freight paid on each shipment and by whom paid; also a copy of all way-bills and bills of lading for same. Presented 6th June, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed.*

84. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, memoranda, orders in council, letters and correspondence, relating in any way to the closing of the Canadian Immigration Office at Boston, U.S.A., in 1911, and its subsequent re-establishment. Presented 17th January, 1913.—*Mr. McLean (Halifax)*.....*Not printed*

85. Copies of despatches dated 11th December, 1912, which have been addressed to the Governors General of the Commonwealth of Australia and the Union of South Africa and the Governors of New Zealand and Newfoundland, on the subject of representation of the self-governing Dominions on the Committee of Imperial Defence. Presented by Hon. Mr. Borden, 17th January, 1913.....*Not printed.*

86. Reports in connection with the Tides and Currents of Northumberland Strait.—(*Senate*).....*Not printed.*

87. Archives Branch, *re* transferring of from Department of Agriculture to Secretary of State.—(*Senate*).....*Not printed.*

88. Commission appointed to investigate Indian reserves of British Columbia.—(*Senate*). *Not printed.*

89. Insurance rates between Canadian Atlantic ports, and ports in the United Kingdom.—(*Senate*) .....*Printed for distribution and sessional papers.*

90. Report of departmental commission relating to official statistics of Canada.—(*Senate*). *Printe d for distribution only.*

91. Copy of the Sixth Joint Report of the Commissioners for the Demarcation of the Meridian of the 141st degree of west longitude. Presented by Hon. Mr. Roche, 21st January, 1913.....*Not printed.*

92. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, petitions, memoranda, correspondence, &c., with the Government of British Columbia or any member thereof, with the fishery officers of the Marine and Fisheries Department resident in said province, with salmon canneries in said province, and with any company, person or persons, relating to the prohibition of the export of sockeye salmon from the said province of British Columbia since 15th October, 1911. Presented 20th January, 1913.—*Mr. Maclean (Halifax)*....*Not printed.*

93. Return to an Order of the House of the 20th March, 1912, for a copy of all correspondence and memoranda on the subject of cable rates, exchanged between the Canadian Post Office Department and the British Post Office Department. Presented 20th January, 1913.—*Mr. Lemieux*.....*Not printed.*

94. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, letters, &c., between the Government of Canada and the Commonwealth of Australia for the past twelve months relative to the matter of preferential tariff arrangements between the said two countries. Presented 21st January, 1913.—*Mr. Maclean (Halifax)*..*Printed for sessional papers only.*

95. Report of Mr. Olivar Asselin on an investigation of Belgian and French emigration to Canada. Presented by Hon. Mr. Roche, 21st January, 1913.

Printed for distribution and sessional papers.

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95*a*. Return to an Order of the House of the 4th December, 1912, for a copy of all com plaints, letters, papers, reports, and of all documents bearing on the investigation held at Port Daniel West, Quebec, into the conduct of Edward Dea, as overseer or guardian of the lobster hatchery at that place. Presented 22nd January, 1913.—*Mr. Marcil* .....*Not printed.*

95*b*. Report of R. A. Pringle, Esq., K.C., in relation to the investigation of the wreck of the steamer *Mayflower*, on the 12th November, 1912. Presented by Hon. Mr. Hazen, 6th February, 1913.....*Not printed.*

95*c*. Return to an Address to His Royal Highness the Governor General of the 29th January, 1913, for a copy of the report of the commission appointed to investigate complaints against the United Shoe Machinery Company, together with the order in council appointing the commission, the complaints upon which the order was issued and all action, if any, taken by the government on report of commission, by order in council or otherwise. Presented 11th February, 1913.—*Sir Wilfrid Laurier.*
Not printed

95*d*. Return to an Order of the House of the 20th January, 1913, for a copy of all evidence, letters, telegrams and other documents in connection with the investigation into the stranding of the D. G. steamer *Earl Grey* at Toney River, County of Pictou, in the spring of 1912; of the reports of the commissioner investigating the same, and of all correspondence, telegrams and documents in connection therewith, and of any departmental action in connection therewith. Presented 18th March, 1913.—*Mr. Macdonald.*
Not printed

95*e*. Return to an Order of the House of the 27th January, 1913, for a copy of all letters, papers, evidence and other documents in connection with the investigation into the collision between the steamship *City of Sydney* and the tug boat *Douglas H. Thomas*, in Sydney Harbour, 13th November, 1912, and of the findings and reports of the commissioner holding the investigation in regard to the same. Presented 2nd April, 1913.—*Mr. Macdonald*.....*Not printed.*

96. Report of the Second International Moral Education Congress held at the Hague, 22nd to 27th of August, 1912, and as related thereto, on moral instruction in the Canadian public schools, &c., by Mr. J. A. M. Aikins, who was appointed by the government to represent Canada at that Congress. Presented by Hon. Mr. Borden, 21st January, 1913.....*Printed for distribution only.*

97. Return to an Order of the House of the 4th December, 1912, for a copy of all pay-lists, letters, documents, letters and other papers in connection with the expenditures at Cariboo Island in the County of Pictou. Presented 21st January, 1913.—*Mr Macdonald* .....*Not printed.*

98. Return to an Order of the House of the 22nd January, 1913, for a copy of all correspondence, letters and telegrams between the Minister of Marine and Fisheries, or any officer of his department, and J. A. Gillies, K.C., Sydney, relating to the purchase from John B. Nicholson, of a site for a salmon hatchery at Snidlope Lake, Richmond County, N.S., and also of all accounts, charges and vouchers received from the said J. A. Gillies, for services in connection therewith and the payments made to the said J. A. Gillies in respect of the same. Presented 7th February, 1913.—*Mr. Kyte.*
Not printed

CONTENTS OF VOLUME 27—*Continued.*

99. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents and correspondence, between the Department of Public Works and any person or persons relating to the placing of obstructions in the waters of South West Cove, Lunenburg County, N.S. Presented 24th January, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

100. Return to an Order of the House of the 4th December, 1912, for a copy of all pay-lists, letters, documents, telegrams and other papers in connection with the expenditures at Skinner's Cove in the County of Pictou. Presented 24th January, 1913.—*Mr. Macdonald*.....*Not printed*

101. Return to an Address to His Royal Highness the Governor General of the 22nd January, 1912, for a copy of all correspondence between the government of Canada and the government of the Province of Ontario, with regard to the extension of the boundaries of the said province. Presented 28th January, 1913.—*Sir Wilfrid Laurier.* *Not printed.*

102. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, reports, and documents, bearing on the claim of C. R. Scoles, of New Carlisle, Quebec, to a balance of subsidy voted to the Atlantic and Lake Superior railway, since October, 1911, to date. Presented 24th January, 1913.—*Mr. Marcil.* *Not printed.*

103. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters, telegrams, reports and other documents concerning an alleged defalcation in the accounts of Joseph J. Melanson, clerk in the customs office at Bathurst, County of Gloucester, which caused an inquiry to be held on the 23rd of October last by the Provincial Inspector of Customs, with the name of the accuser. Presented 24th January, 1913.—*Mr. Turgeon*.....*Not printed.*

104. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, letters and telegrams in the custody of the Department of Railways and Canals, or any other department of the government, between the 1st day of September, 1874, and the 1st day of September, 1879, relating to the acquisition or expropriation of lands at St. Peters, N.S., for canal purposes, and relating to the appointment of valuators to apprise the value of such lands; the instructions to such valuators, the report or reports of such valuators, the area of lands taken, and the price paid for same; and also the amount paid each valuator for his services. Presented 27th January, 1913.—*Mr. Kyte*.....*Not printed.*

105. Return to an Order of the House of the 4th December, 1912, for a copy of all the different freight tariffs in force on the line of railway from Matapedia, Quebec, to New Carlisle, Quebec, and from New Carlisle, to Gascons, Quebec, and vice versa, and of any requests that have been received in regard to the change in the same; and also a copy of any requests, petitions, letters, or other documents complaining of the said tariffs. Presented 27th January, 1913.—*Mr. Marcil (Bonaventure).* *Not printed.*

105*a*. Return to an Order of the House of the 10th December, 1912, for a copy of the different freight tariffs in force on the line of railway from Sunny Brae to Ferrona Junction, on the Intercolonial Railway, and of any requests that have been received in regard to the change in the same, and also a copy of any requests, petitions, letters or other documents complaining of said tariff. Presented 27th January, 1913. —*Mr. Sinclair*.....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

106c. Return to an Order of the House of the 5th December, 1912, for a copy of the original instructions, including maps, specifications, profiles, &c., furnished the engineers on the eastern division of the Transcontinental railway between Winnipeg and Quebec by the chief engineer of the Transcontinental Commission, and approved by the Grand Trunk Pacific Railway Company. Also of all instructions, including specifications and profiles, issued by the chief engineer of the Transcontinental Commission or by the chairman, since 31st October, 1911, which in any way vary, amend, or depart from the original instructions above mentioned. Also, of all correspondence between the Minister of Railways or any official of his department and the chairman of the Transcontinental Commission, or the chief engineer, concerning the departure from the original instructions, either as to the grades, curves and bridges or other permanent structures. Also a copy of all correspondence between the Minister of Railways or any member of the government and any official of the Grand Trunk Pacific Railway Company referring to change of original instructions as regards grades, curves or permanent structures on the said line between Winnipeg and Quebec; and also of all correspondence between the chairman of the Transcontinental Commission or the chief engineer and any official of the Grand Trunk Pacific Railway Company, or any member of its engineering staff, concerning the proposed change of grades, curves, or other permanent structures on the line of the Transcontinental between Winnipeg and the City of Quebec. Presented 30th January, 1913—*Mr. Graham.*
Not printed.

106a. Return to an Order of the House of the 7th May, 1913, for a copy of a letter, dated 24th September, 1904, written by Chief Engineer Lumsden of the Transcontinental Commission to Chairman Wade of the same body, in which the former recommended to the latter certain grades on the Transcontinental railway. Presented 15th May, 1913.—*Mr. Graham*.....*Not printed.*

107. Return to an Order of the House of the 20th January, 1913, for a copy of all papers in connection with a claim of L. A. Sauvé to certain buildings at La Pointe des Cascades, on the Soulanges canal, and of all correspondence on the same. Presented 30th January, 1913.—*Sir Wilfrid Laurier*.....*Not printed.*

108. Return to an Order of the House of the 5th December, 1912, for a copy of the contract entered into between the Department of Railways and Canals and W. H. Weller for St. Peters canal improvements, and for a copy of all correspondence between the contractor or any other person, firm or corporation and the Honourable Minister of Railways and Canals relating to the dumping of material removed by the contractor. Presented 30th January, 1913.—*Mr. Kyte*.....*Not printed.*

108a. Return to an Order of the House of the 27th January, 1913, for a copy of all correspondence between the Department of Railways and Canals and C. D. Sargent, C.E., and between C. D. Sargent, C.E., and H. G. Stanton, Superintending Engineer of the St. Peters Canal, or between W. H. Weller, contractor for the St. Peters canal improvements, and either or all of said parties relative to work done by the contractor outside of his contract, and the specifications thereof, and also a copy of all correspondence, letters and telegrams between the Department of Railways and Canals or C. D. Sargent, C.E., and any other person, in regard to the same; and of all accounts and vouchers rendered by the contractor to the government of such work, and the payment made by the government to the contractor, specifying whether the same is paid for in full or otherwise. Presented 21st April, 1913.—*Mr. Kyte.*
Not printed.

108b. Return to an Order of the House of the 19th March, 1913, for a copy of the accounts of personal expenses paid to Mr. St. Amour, Superintendent of the Soulanges Canal,

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since he entered upon his duties.—Also return to an Order of the House of the 2nd April, 1913, for a copy of all accounts for personal expenses paid by the government to Mr. St. Amour, Superintendent of the Soulanges Canal, since the date of his appointment. Presented 29th April, 1913.—*Mr. Boyer*.....*Not printed.*

109. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, letters, telegrams, petitions and other documents received since the 1st day of January, 1912, asking that the line of railway known as the Vale Road, should be taken over by the Intercolonial Railway. Presented 30th January, 1913.—*Mr. Macdonald*.....*Not printed.*

110. Return to an Order of the House of the 27th January, 1913, for a copy of all correspondence in connection with the issuing of letters patent to the Quebec Railway, Light, Heat and Power Company, Limited, and also said letters patent. Presented 30th January, 1913.—*Mr. Lemieux*.....*Not printed.*

111. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, correspondence, &c., between the Department of Trade and Commerce and Mr. Donnelly, late Canadian Trade Commissioner in Mexico, relating to the closing of the office of such trade commissioner in Mexico. Presented 3rd February, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

112. Return called for by Section 88 of Chapter 62, Revised Statutes of Canada, requiring that the Minister of the Interior shall lay before parliament, each year, a return of liquor brought from any place out of Canada into the territories by special permission in writing of the Commissioner of the Northwest Territories. Presented by Hon. Mr. Roche, 3rd February, 1913.....*Not printed.*

113. Return to an Order of the House of the 22nd January, 1913, for a copy of all letters, telegrams and other papers and documents, relating to the resignation of Lt.-Col. W. F. Moore, 20th Regiment, Halton Rifles, and also of the resignation and the reply thereto. Presented 6th February, 1913.—*Mr. Macdonald*.....*Not printed.*

114. Return to an Order of the House of the 20th January, 1913, for a copy of all letters, papers, telegrams and other documents in connection with the strike of firemen and other men employed on the D.G.S. *Earl Grey*, in the year 1912 and 1913. Presented 11th February, 1913.—*Mr. Macdonald*.....*Not printed.*

115. Return to an Order of the House of the 27th March, 1912, for a copy of all papers, letters and telegrams relating to the applications for, or the granting of, a lease of False Cove Flats, Vancouver, B.C. Presented 11th February, 1913.—*Mr. Macdonald.* *Not printed.*

116. Return to an Order of the House of the 27th January, 1913, for a copy of all correspondence and other papers in connection with a proposed guarantee of bonds to the Quebec and Saguenay railway. Presented 11th February, 1913.—*Mr. Lemieux*....*Not printed.*

116*a*. Return to an Order of the House of the 9th April, 1913, for a copy of all documents, including petitions, memorials, letters and telegrams, addressed to the government, or any of its members, urging it to take over and incorporate into the Canadian government railway system, the Quebec and Oriental Railway and the Atlantic, Quebec and Western Railway, with a copy of all the answers thereto. Presented 20th May, 1913. —*Mr. Marcil (Bonaventure)*.....*Not printed.*

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116*b*. Return to an Address to His Royal Highness the Governor General of the 11th December, 1912, for a copy of all orders in council in connection with the construction of a line of railway from St. John to Grand Falls in the Province of New Brunswick, or any portion thereof and also of all plans and profiles filed with the Department of Railways and Canals by the St. John and Quebec Railway Company, and of all correspondence between the Department of Railways and Canals or any official thereof and with the said company or the Government of the Province of New Brunswick, or any official thereof, with reference to the curves, grades or general specifications of the said railway or any portion thereof. Presented 20th May, 1913.—*Mr. Carvell.*
Not printed.

116*c*. Return to an Order of the House of the 28th April, 1913, for a copy of all memorials, petitions, letters, and other documents submitted to the Board of Railway Commissioners from 1st January, 1913, to date, by any party whatsoever regarding the service of the Quebec and Oriental Railway and the Atlantic, Quebec and Western Railway, as to freight, passengers and express matters, with a copy of all orders and rulings issued by such Board and of all correspondence in connection therewith. Presented 20th May, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

117. Return to an Address to His Royal Highness the Governor General of the 5th December, 1912, for a return showing the number of appeals made to the Governor in Council during the twelve months preceding 25th November, 1912, against orders of the Board of Railway Commissioners, the particulars of each appeal, and the decision rendered by the Governor in Council in each case. Presented 11th February, 1913.—*Mr. Graham* .....*Printed for sessional papers only.*

118. Return to an Address to His Royal Highness the Governor General of the 22nd January, 1913, for a copy of all orders in council and of all correspondence relating to the extension of facilities for obtaining information useful to Canadian Trade and Commerce in connection with the British Consular Service. Presented 11th February, 1913.—*Mr. Ames*..... .....*Not printed.*

119. Return to an Order of the House of the 24th January, 1913, for a return showing all the employees of the different departments at Ottawa, and also in the nine provinces and territories of Canada, and other places outside of Canada, in the inside and outside service, who have left their employment since the 1st October, 1911, up to the 10th January, 1912, inclusively, with their names, Christian names, age, nationality, employment and salaries respectively; the date of their appointment; the date of their leaving; their salaries, the time of their appointment and at leaving; the reasons of their leaving; and if replaced or not; the names, Christian name, age, nationality, employment and salary of those who have replaced them; and in the case of dismissals, a list of the persons who asked for their dismissals; in the case of these replacing them, a list of the persons who recommended their successors Presented 11th February, 1913.—*Mr. Wilson (Laval)*.....*Not printed.*

119*a*. Supplementary return to an Order of the House of the 24th January, 1912, for a return showing all the employees of the different departments at Ottawa, and also in the nine provinces and territories of Canada, and other places outside of Canada, in the inside and outside service, who have left their employment since the 1st October, 1911, up to the 10th January, 1912, inclusively, with their names, Christian names, age, nationality, employment and salaries respectively; the date of their appointment; the date of their leaving; their salaries at the time of their appointment and at leaving; the reasons of their leaving; and if replaced or not; the names, Christian name, age, nationality, employment and salary of those who have replaced them;

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and in the case of dismissals, a list of the persons who asked for their dismissals; in the case of these replacing them, a list of the persons who recommended their successors. Presented 17th March, 1913.—*Mr. Wilson (Laval)*.....*Not printed.*

120. Return to an Address to His Royal Highness the Governor General of the 5th February, 1912, for a copy of all tenders, contracts, reports and other memoranda of the engineers of the Department of Public Works, orders in council, correspondence and all other documents relating to the construction of a dam for storage purposes at the foot of Lake Timiskaming. Presented 12th February, 1913.—*Mr. Pugsley.*

Not printed.

120*a*. Return to an Order of the House of the 4th March, 1912, for a copy of all contracts, correspondence or writings whatsoever, respecting the construction of a dam in 1908 or 1909, called the Lake Timiskaming dam constructed or built over the rivers forming the inflow or the discharge of the said lake, exchanged between the Government of Canada and the contractor or contractors. Presented 12th February, 1913.—*Mr. Boulay*.....*Not printed.*

121. Return to an Order of the House of the 28th March, 1912, for a return giving a list of the subjects of the oil paintings and water colours which have become the property of the National Gallery of Canada since 1891; and the names of the artists in each case. Presented 12th February, 1913.—*Mr. Burnham*.....*Not printed.*

122. Return to an Order of the House of the 27th January, 1913, for a copy of all documents, letters, correspondence, reports, recommendations, &c., relating to the petition of Mr. Firmin Thibault, of St. Denis, County of Kamouraska, for his indemnity for having served at the time of the Fenian invasion. Presented 13th February, 1913.—*Mr. Lapointe (Kamouraska)*.....*Not printed.*

123. Return to an Order of the House of the 27th January, 1913, for a return showing what date or dates the government purchased the site for the new Dominion Rifle Range in the County of Carleton, Ontario, from whom were the several parcels of land purchased, and what price per acre was paid for each, the number of acres of land purchased, and the total amount paid therefor, if any buildings have been erected on the said lands by the government, and the cost thereof, the amounts paid by the government for commissions, fees, agency charges, and legal expenses, and to whom in connection with said purchase, the amount of money expended by the Government on the said range for all purposes, from the date of the original purchase of the land up to 23rd January, 1913, and any sums remaining to be paid in any way connected with the purchase of the said range, to whom and the respective amounts thereof, the distance from the post office in the City of Ottawa to the said range, if any line of electric or other railway runs from the City of Ottawa to the said range, and what means of transportation will be provided for riflemen going to and returning from the said range. Presented 13th February, 1913—*Mr. Wilson (Laval)*.....*Not printed.*

124. Return to an Address to His Royal Highness the Governor General of the 10th February, 1913, for a copy of the memorial presented to the Government during the session of 1911-12, by a delegation from the Government of Prince Edward Island asking for an increased provincial subsidy, a copy of which memorial was laid on the Table of the House by the Finance Minister last session of Parliament, but is not now apparently on the files of the House Presented 17th February, 1913.—*Mr. Hughes (Kings, P.E.I.)*.....*Printed for sessional papers only.*

125. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, letters, telegrams and correspondence between the Government of Canada or any member thereof, since 1st November, 1911, to the pre-

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s at time, with any corporation, company, party or parties, in any way relating to the Customs Tariff upon cement or to the temporary reduction made of the Customs Tariff upon cement; also for a copy of all letters and correspondence by and between members of the Government of Canada during the same period relating to the same subject, and of all papers, documents, memoranda and orders in council relative to the reduction of the Customs Tariff upon cement made by order in council since the close of the last session of parliament. Presented 17th February, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

123*a*. Return to an Address to His Royal Highness the Governor General of the 20th January, 1913, for a copy of all petitions since the 1st of October, 1911, addressed to the Governor General in Council or to any member of the government, asking for a remission and the adjustment of duty on cement, of all letters to the ministers individually on the same, of all correspondence and of all orders in council. Presented 21st February, 1913.—*Sir Wilfrid Laurier*.....*Not printed.*

125*b*. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, petitions, orders in council, letters and telegrams in any department of the government of Canada, or that passed between the Department of Customs and the Department of Justice or any solicitor, counsel, association, company or individual, during the past twelve months, respecting the imposition of tariff duties upon imported lumber dressed on one side and sized, or respecting the interpretation of tariff item No. 504, together with a printed copy of any stated case, appeal, factum or argument used before the Exchequer Court of Canada or the Supreme Court of Canada, in the matter of the judicial interpretation of tariff item No. 504. Presented 4th June, 1913.—*Mr. Maclean (Halifax)*

Not printed.

126. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence passing between the government or any member thereof with respect to the east half of Section 27 in township six (6) in range two (2) west of the third meridian. Presented 17th February, 1913.—*Mr. Martin (Regina)*.....*Not printed.*

127. Return to an Order of the House of the 27th January, 1913, for a return showing when the militia or regular forces was first called out in Canada since Confederation in aid of the civil authorities, how often, when and where has the same been called out since, the amount of money paid by each municipal corporation for such service in each case, what corps called out on each occasion, whether to quell strikes in each instance or for what purpose. Presented 18th February, 1913.—*Mr. Macdonald.*

Not printed.

128. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, papers, &c., concerning the application by James McKelvey, of the town of Sarnia, Ontario, for Fenian Raid Volunteer Bounty. Presented 18th February, 1913.—*Mr. Macdonald*.....*Not printed.*

129. Return to an Order of the House of the 10th February, 1913, for a copy of all documents, correspondence, memorandums, reports, requests for inquiries, of the appointment of commissioners and other documents, relating to the study of the causes for the depopulation of country places and the high cost of living in the eastern provinces of the Dominion. Presented 18th February, 1913.—*Mr. Paquet*.....*Not printed.*

130. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, memoranda and correspondence relating to the application of the Banque Internationale to the Treasury Board for a certificate for the commencement of business. Presented 18th February, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

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131. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, documents, telegrams, reports, letters, and instructions regarding smelt and salmon fishing in the Restigouche river and the Baie des Chaleurs since October, 1911, up to date, together with copy of instructions issued to officials of the Department of Marine and Fisheries in that connection. Presented 18th February, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

132. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence and papers concerning the increase of salary of Mr. Sevigny, employed at the immigration office at Montreal. Presented 18th February, 1913.—*Mr. Carvell.*
Not printed.

133. Return to an Order of the House of the 5th February, 1913, for a return showing whether any order for goods has been given by the Department of Public Works since 1st October, 1911, at Montreal, Quebec, St. John and Halifax; tenders asked for in each case; orders for goods given without tenders; names of firms, and amounts in each case. Presented 19th February, 1913.—*Mr. Macdonald*.....*Not printed.*

134. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence and other papers, in the Department of Public Works, concerning the awarding of a contract for a Welsh coal supply to the various Dominion public buildings in Montreal. Presented 19th February, 1913.—*Mr. Lemieux*....*Not printed.*

135. Return to an Order of the House of the 5th December, 1912, for a return showing how many dredging contracts were let by the Department of Public Works during the year 1911-12, the name of each tenderer and the amount of each tender. Presented 19th February, 1913.—*Mr. Lemieux*.....*Not printed.*

135*a*. Return to an Order of the House of the 4th December, 1912, for a return showing the quantity by cubic yards of dredging made in the harbour of Bathurst by the dredge *Restigouche* during the months of May, June, July, August, September, October, and November of the year 1911, and during the same months in the year 1912. Presented 19th February, 1913.—*Mr. Turgeon*.....*Not printed.*

135*b*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, documents, recommendations and reports respecting the dredging Des Prairies river, the work done, depth, length and width of channel dredged, the list of men employed to perform that work, their salaries, and the amount of money spent on that work since the 1st of October, 1911, up to the 21st November, 1912. Presented 12th May, 1913.—*Mr. Wilson (Laval)*.....*Not printed.*

135*c*. Return to an Order of the House of the 3rd March, 1913, for a copy of all documents, letters, reports of engineers and a detailed statement of expenditure in connection with dredging at Ste. Anne de Restigouche and Cross Point, Bonaventure County. Presented 4th June, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

135*d*. Return to an Order of the House of the 19th March, 1913, for a return showing the amount of dredging done by the government dredges for private parties or firms in Prince Edward Island, during the season of 1912; the names of the parties or firms for whom this dredging was done; the number of yards of material dredged for each party or firm; the class of material dredged, and the price per yard the government charged for this dredging; who measured the material dredged, and whether it was scow measurement that was made; who recommended the said dredging to be done; if the resident engineer or any engineer was consulted in regard to the measuring, and if the resident engineer or any engineer had control over the matter at all. Presented 6th June, 1913.—*Mr. Hughes (Kings, P.E.I.)*.....*Not printed.*

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136. Return to an Order of the House of the 9th December, 1912, for a copy of the accounts of Jean Baptiste Lena and of his wife, for work done to the public buildings at Valleyfield, Quebec, in May, 1912; also for a copy of all correspondence, reports and documents relating to the payment in full or a part of their accounts. Presented 19th February, 1913.—*Mr. Papineau*.....*Not printed.*

137. Return to an Order of the House of the 4th December, 1912, for a return showing the amount of money expended in improving the channel of the Ottawa river between the city of Hull and the village of Masson. Presented 19th February, 1913.—*Mr. Devlin.* *Not printed.*

138. Return to an Order of the House of the 4th December, 1912, for a copy of all documents relating to the transferring of P. E. Amiot, resident engineer of the Department of Public Works, Bonaventure, Quebec, to the district of Chicoutimi and Saguenay, and the appointment in his stead, in Bonaventure County, of Charles E. Tache, of Chicoutimi, as resident engineer, with a copy of all the instructions given to the latter and his duties, residence and salary. Presented 19th February, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

139. Return to an Order of the House of the 4th December, 1912, for a copy of all petitions, correspondence, memoranda, reports, and resolutions of county or other municipal councils of Bonaventure County asking or objecting to certain public works in Bonaventure County since October, 1911, with the Minister of Public Works, or any member of the present administration, and replies made thereto. Presented 19th February, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

140. British Canadian Loan and Investment Company, Limited, Toronto, for year 1911.—*(Senate)*.....*Not printed.*

141. Claims of present fish warden, Baker Lake, County of Madawaska, N.B.—*(Senate).* *Not printed.*

141*a*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, telegrams, reports, information, convictions and other documents in the possession of the Department of Marine and Fisheries or any officer thereof relating to the prosecution in the year 1910, against George Rowlings and James Rowlings, of Musquodoboit Harbour, County of Halifax, for a violation of the fishery regulations. Presented 21st May, 1913.—*Mr. Sinclair*.....*Not printed.*

141*b*. Return to an Order of the House of the 29th January, 1913, for a copy of all papers, letters, telegrams and documents or other communications, had with the Department of Marine and Fisheries or any official thereof, in regard to the prosecutions against the following parties:—Samuel Stewart, Melvin Hart, Andrew McNeil, Thomas McNeil, Hugh Malcolm, Tom Moffatt, James Waddin, Samuel Wright and Dougald Higgins, of Westville, County of Pictou, for infractions of the Fisheries Act, and of any applications or letters relative to relief from the fines imposed or the return of the same; and also of all papers, letters, and other documents relating to a charge against Rod. Martin, of Westville aforesaid, a fishery guardian, for illegal fishing and other offences. Presented 21st May, 1913.—*Mr. Macdonald*.....*Not printed.*

141*a*. Claims of Messrs. Boulanger and Son, Montmagny, Quebec.—*(Senate)*....*Not printed.*

142. Copy of Report of Minister of Justice in *re* Florence Mining Company.—*(Senate).* *Not printed.*

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143. Instruction sent to the different Lieutenant Governors of different provinces of Canada, with commissions.—(*Senate*)..... .....*Not printed.*

144. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, documents, telegrams, reports and opinions in relation to the claim of William Iceton, of Purcell's Cove for a return of a boat from the Department of Marine and Fisheries or any other department. Presented 20th February, 1913.—*Mr. Macdonald* ....*Not printed.*

145. Return to an Address to His Royal Highness the Governor General of the 9th December 1912, for a copy of all papers, telegrams, letters and orders in council respecting the transfer of the property known as the Police Point Reserve to the corporation of the City of Medicine Hat, Alberta. Presented 20th February, 1913.—*Mr. Buchanan.* *Not printed.*

146. Return to an Order of the House of the 29th January, 1913, for a copy of the inquiry made by F. B. Atkinson, Lévis, as to an accident that happened to the horse of Arsene Lauzier, at Amqui, County of Rimouski, on the 19th February, 1912. Presented 20th February, 1913.—*Mr. Boulay*.....*Not printed.*

147. Correspondence, memoranda, &c., in respect to the issue of a patent for the N. ½ of S. W. ¼ of section 8, in township 49, range 26, west of the 2nd meridian, to one Arthur Donaldson, bearing date the 19th November, 1912. Presented by Hon. Mr. Roche, 20th February, 1913..... .....*Not printed.*

147*a*. Return to an Order of the House of the 12th February, 1913, for a copy of all letters, telegrams and other documents with respect to the north half of the southwest quarter of section eight (8), township forty-nine (49), range twenty-six (26), west of the second meridian, province of Saskatchewan, and the granting of a homestead entry for the said land to one Arthur Donaldson. Presented 6th June, 1913.—*Mr. Martin (Regina)*..... .....*Not printed.*

148. Return to an Order of the House of the 12th February, 1913, for a copy of all papers, reports and other documents relating to the delay of the Indian Department in issuing patents for lands purchased from the St. Peters band of Indians, and forming part of the St. Peters Indian reserve, Manitoba. Presented 25th February, 1913. —*Mr. Oliver*..... .....*Not printed.*

149. Return an Address to His Royal Highness the Governor General of the 27th January, 1913, for a copy of all applications addressed to the Government by the Algoma Steel Company for remission of duties on rails imported by the said company at Fort William; of all correspondence on the same, of all evidence sought and obtained by the government and supplied by the company in support of its application; and of all orders in council ordering such remission of duties. Presented 25th February, 1913.—*Sir Wilfrid Laurier*..... .....*Not printed.*

150. Return to an Order of the House of the 24th February, 1913, for a return showing the stenographers and secretaries of the House of Commons, and the names of the members for whom each of them work. Presented 26th February, 1913.—*Mr. Boulay.* *Not printed.*

150*a*. Return to an Order of the House of the 31st March, ultimo, for a return giving the names and home addresses of the persons employed in the House of Commons as stenographers to members. Presented 1st April, 1913.—*Mr. Martin (Regina).* *Not printed.*

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151. Return to an Order of the House of the 16th January, 1913, for a return showing the number of bushels of grain and barrels or sacks of flour which were shipped from Montreal, Quebec, St. John, N.B., and Halifax, for twelve months preceding the 31st day of December, 1912; the kinds of each product respectively, and the quantities of said commodities at each of above points which were domestic and foreign. Presented 26th February, 1913.—*Mr. Bennett (Simcoe)*.....*Not printed.*

152. Return to an Order of the House of the 19th February, 1913, for a return showing in detail the quantity and values, respectively, of the imports and exports of Canada with Great Britain, United States, Australia and New Zealand, during the year ending 31st March, 1912, in horses, cattle, sheep, hogs, bacon, hams, fresh and salted beef, lard, tallow, mutton, canned meats, butter, cheese, eggs, poultry and apples. Presented 26th February, 1913.—*Mr. Sutherland*.....*Not printed.*

153. Return to an Address to His Royal Highness the Governor General of the 26th February, 1912, for a copy of all letters, documents and correspondence relating to action by the Government in regrd to the relief of the shareholders and depositors of the Farmer's Bank, and of the order in council appointing Sir William Meredith as Commisioner, and all correspondence in relation thereto. Presented 26th February, 1913. —*Mr. Macdonald*.....*Not printed.*

153*a*. Report of the Honourable Sir William Ralph Meredith, Kt., Commissioner appointed to make investigation into all matters connected with the Farmers Bank of Canada. Presented by Hon. Mr. White, 26th February, 1913.

Printed for distribution and sessional papers.

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(This volume is bound in three parts.)

153*b*. Report of Royal Commission authorized by orders in council dated 19th day of July, 1912, and the 5th day of August, 1912, to inquire into alleged complaints as to methods of weighing butter and cheese in Montreal, and also as to the methods of payment. Presented by Hon. Mr. Burrell, 30th May, 1913.

Printed for distribution and sessional papers.

154. Return to an Order of the House of the 27th January, 1912, for a return showing the amount of the subsidy paid to each of the four original provinces of the Dominion at Confederation, and the population on which such payment was based; the subsidy payable to each of the remaining five provinces on entering the union, and the population on which such payment was based; the sum added to the subsidy of any province as better terms, and the date which such addition was made respectively; the details of each readjustment of subsidies since 1867, and the yearly subsidy at present payable to each province, with the population on which such payment is based, and the original debt allowance, if any, respectively, placed to the credit of each province on entering the union. Presented 27th February, 1913.—*Mr. Sinclair.*

Printed for sessional papers only.

155. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence in regard to the disposition of the Marine Hospital at Pictou to the town of Pictou, or any other corporation or person. Presented 27th February, 1913.—*Mr. Macdonald*.....*Not printed.*

156. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, tenders, contracts, papers and other documents in the possession of the Department of Marine and Fisheries relating to the making and cancellation of a contract or agreement between the said department and one Charles G. Giffin, of Isaac Harbour,

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N.S., to perform certain services for the lobster hatchery at that place, and also relating to a subsequent agreement with one Philip McArthur to perform similar duties. Presented 27th February, 1913.—*Mr. Sinclair*.....*Not printed.*

157. Return to an Order of the House of the 29th January, 1913, for a copy of all papers and correspondence concerning the claim of Charles Mennier, ex-Collector of Customs at Marieville, Quebec, for rent. Presented 28th February, 1913.—*Mr. Lemieux.*
Not printed.

158. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents and reports relating to the closing of the post office at Pomket river, Antigonish County, Nova Scotia, and the cancellation of the contract for the carrying of the mail between Heatherton and Pomket river. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed.*

158*a*. Return to an Order of the House of the 27th January, 1913, for a copy of all letters, telegrams, petitions and other correspondence and documents received by the Post Office Department during the last twelve months from the honourable member for East Grey and others, relating to the closing of the post office at Harkaway, County of Grey, province of Ontario, and of the proposed change in the mail service. Presented 28th March, 1913.—*Mr. Lanctot*.....*Not printed.*

159. Claims put forth by and on behalf of Indians of British Columbia—Report of James T. McKenna on.—(*Senate*).....*Not printed.*

159*a*. Return to an Address to His Royal Highness the Governor General of the 20th January, 1913, for a copy of all correspondence between the Government of British Columbia and the Government of Canada concerning the rights and claims of the Indians in the province, and of all orders in council with regard to the same. Presented 14th May, 1913.—*Sir Wilfrid Laurier*.....*Not printed.*

159*b*. Return to an Order of the House of the 28th April, 1913, for a copy of all correspondence, reports and recommendations from Rev. R. L. Macdonald, Indian agent at Salmon River reserve, Richmond County, N.S., relating to the Indian school in said reserve; and of all correspondence and instructions from the Department of Indian Affairs to the said Indian agent, relating to the same; also a copy of all complaints, charges and reports against Miss Charlotte M. Devereaux, teacher of the said school, and of all correspondence and recommendations relating to the appointment of Earnest McNeil to succeed her, since 1st January, 1912. Presented 23rd May, 1913.—*Mr. Kyte*.....*Not printed.*

159*c*. Return to an Order of the House of the 12th May, 1913, for a copy of the last surrender and of all papers, correspondence and other documents in connection with the surrender of part of the White Bear Indian Reserve; together with a copy of all letters and telegrams referring to this surrender by officials of the Department or others, and of the authority on which this surrender was taken, the number of acres surrendered, and how disposed of. Presented 23rd May, 1913.—*Mr. Bradbury.*
Not printed.

159*d*. Return to an Order of the House of the 30th April, 1913, for a copy of all letters, papers, memoranda and other documents, dated since 1st January, 1912, relating to the Kitsilano Indian Reserve in the City of Vancouver. Presented 23rd May, 1913.—*Mr. Oliver*.....*Not printed.*

160. Immigrants—number of, who settled in Canada, in 1911-12, and from whence.—(*Senate*).
Not printed.

CONTENTS OF VOLUME 28.—*Continued.*

160*a*. Return to an Order of the House of the 7th May, 1913, for a return showing the number of immigrants coming into Canada during the year ending 31st March, 1913, inspected by the government medical inspectors; the total cost of such medical inspections; the number of medical doctors employed by the government during that period; the name, salary and location of each, including those resident in Ottawa. Presented 6th June, 1913.—*Mr. Schaffner*.....*Not printed.*

161. Correspondence with Mr. V. Steffansson concerning northern expedition. Presented by Hon. Mr. Hazen, 3rd March, 1913.....*Not printed.*

161*a*. Copy of order in council No. P.C. 406 of the 22nd February, 1913, with reference to Mr. V. Steffansson's proposed northern expedition. Presented by Hon. Mr. Hazen, 10th March, 1913.....*Not printed.*

162. Return to an Address to His Royal Highness the Governor General of the 25th March, 1912, for a copy of all letters, requests, petitions, orders in council and other documents in the possession of the Department of Marine and Fisheries relating to the change in the fishery regulations by which steam trawlers were prohibited from participating in the fishing bounty. Presented 3rd March, 1913.—*Mr. Sinclair.*
Not printed.

162*a*. Return to an Address to His Royal Highness the Governor General, of the 10th February, 1913, for a copy of all petitions, correspondence, reports of experts or officers, of orders in council, minutes of council, and of other papers and documents in the possession of the Department of Marine and Fisheries, or any department of the government, relating to steam trawling on the Atlantic seaboard. Presented 15th April, 1913.—*Mr. Sinclair*.....*Not printed.*

163. Return to an Order of the House of the 19th February, 1913, for a copy of all correspondence, papers, accounts, vouchers, concerning the purchase and subsequent repairs of a private car by the Department of Militia and Defence, from the Canadian Northern Railway Company. Presented 3rd March, 1913.—*Mr. Lemieux.*
Not printed.

164. Return to an Order of the House of the 24th February, 1913, for a return showing separately the amount paid by the Department of Indian Affairs for medical attendance on account of the Indians on the Micmac reserve of Ste. Anne de Restigouche, Quebec, for each year from 1900 to 1913, inclusive, and to whom paid. Presented 10th March, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

165. Return to an Order of the House of the 19th February, 1913, for a copy of all correspondence, letters, telegrams and other documents relative to the sale of alleged Indian lands at Nyanza, riding of North Cape Breton and Victoria, N.S., to one Philip McDonald, such sale having taken place about the year 1877. Presented 17th March, 1913.—*Mr. McKenzie*.....*Not printed.*

165*a*. Return to an Order of the House of the 7th May, 1913, for a return showing the number of acres surrendered by the Coté's Band of Indians, the number of acres sold by private sale, the number of acres still unsold; together with a copy of all letters from persons who made application for purchase of surrendered lands in Coté's reserve, or from any person on behalf of purchasers and replies thereto; and of all reports, letters or memoranda addressed to the Superintendent General of Indian Affairs, from any officer of the department respecting the private sale of said lands; also a copy of any document or documents covering the authority under which these lands were sold by private sale, and of all letters addressed to the department, or any officer of department, respecting the sale of said lands. Presented 3rd June, 1913.—*Mr. Bradbury*.....*Not printed.*

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166. Return to an Order of the House of the 12th February, 1913, for a copy of all letters, reports and other documents received by the Minister of Labour regarding labour conditions on the Grand Trunk Pacific between Tête Jaune Cache and Fort George. Presented 17th March, 1913.—*Mr. Oliver*.....*Not printed.*

167. Return to an Address to His Royal Highness the Governor General of the 3rd February, 1913, for a copy of all telegrams, letters and other documents passing between the Government of Canada, or any member thereof, and the Government of the Province of Saskatchewan, or any member thereof, with respect to chapter 17 of the statutes of Saskatchewan, 1912, being an Act to prevent the employment of female labour in certain capacities. Presented 17th March, 1913.—*Mr. Martin (Regina)*.....*Not printed.*

168. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, petitions and other papers received by the Prime Minister, or any member of the government, since the 1st April, 1912, in connection with the school system established in that portion of the Keewatin Territory annexed to the province of Manitoba. Presented 17th March, 1913.—*Mr. Macdonald*.....*Not printed.*

169. Return to an Order of the House of the 29th January, 1913, for a return showing the number of accidents to lock gates or bridges on the Welland Canal during the year ending 25th November, 1912, the nature of the accidents, the amount of damage in each case and the amount recovered by the Government from vessel owners in each instance. Presented 18th March, 1913.—*Mr. Graham*.....*Not printed.*

170 Return to an Order of the House of the 3rd March, 1913, for a copy of the contract passed on the 6th day of August, 1910, between the City of Quebec and the Transcontinental Railway Commissioners, for the acquisition by the latter of the property known as Champlain Market, to be used as a station and terminals for the said railway; of all the correspondence between the said city and the present Commissioner of the said railway, with the Minister of Railways, or any other Minister, with regard to the non-execution of the said contract by the said commission. Presented 18th March, 1913.—*Sir Wilfrid Laurier*.....*Printed for sessional papers only.*

171. Return to an Order of the House of the 29th of January, 1913, for a copy of all letters, correspondence, &c., respecting the request for suspension by H. Boulay, of J. Stahl, assistant inspector of immigration on the railway. Presented 19th March, 1913.—*Mr. Boulay* .....*Not printed.*

172. Return to an Order of the House of the 17th February, 1913, for a return showing the total area of land thrown open for pre-emption and purchased homesteads in each of the provinces of Saskatchewan and Alberta since the passing of the Dominion Lands Act of 1908; also the number of acres of such lands which have been disposed of by way of pre-emptions and purchased homesteads in each of the said provinces, the amount of principal money collected on account of such lands in each of the said provinces up to 31st December, 1912, and the amount of interest collected on account of such lands in each of the said provinces to 31st December, 1912. Presented 19th March, 1913.—*Mr. Martin (Regina)*.....*Not printed*

173. Return to an Order of the House of the 10th February, 1913, for a copy of all letters, correspondence, memorials and other documents received by the Right Honourable the Prime Minister and the Honourable the Minister of Justice, since the 1st day of January, 1912, relating to the request by county court judges for an increase of salary and for an amendment to the Judges Act with respect to retiring allowances. Presented 26th March, 1913.—*Mr. Proulx*.....*Not printed.*

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174. Return to an Order of the House of the 13th February, 1913, for a return showing the names of the keepers in Portsmouth penitentiary, and their religious belief; the names of any of the said keepers who may have been dismissed, the date, charges and on whose recommendation were they reinstated. Presented 26th March, 1913.—*Mr. Edwards*.....*Not printed.*

174a Return to an Order of the House of the 13th February, 1913, for the name of the discipline officer in charge of each of the following departments in Portsmouth penitentiary, the date when each was first appointed on the penitentiary staff, the date to his present position, and the religious belief of each: Quarry, farm, warden's residence and grounds, blacksmith shop, bath room and laundry, stone shed, tailor and shoe shop, changing room, stone pile, sewage plant, asylum ward, cell wings, library and Roman Catholic and Protestant chapels, hospital, shop dome, carpenter, tin and paint shop, and prison of isolation. Presented 26th March, 1913.—*Mr. Edwards.*
Not printed.

175. Return to an Order of the House of the 17th February, 1913, for a copy of all statements of account for salary or remuneration to the Commissioner, and his expenses, for witness fees and all other expenses in connection with the investigations by Commissioner Duchemin, of the following persons in Antigonish County namely: Patrick M. Decoste, deckhand SS. *Scotia*, Harbour au Boucher; William R. Fougère, sectionman, Harbour au Bouche; Allen Kinney, sectionman, Linwood; Hubert Myatte, sectionman, Tracadie; John McDonell, sectionman, Afton Station; John W. Malanson, sectionman, Afton; James Armstrong, sectionman, Heatherton; Charles Landry, sectionman, Pomket; William S. Landry, section foreman, Pomket; Colin McDonald, sectionman, James River; Archibald Chisholm, station agent, Heatherton; Joseph Benoit, station agent, Pomket; Alex. R. McAdam, fishery officer, Malignant Cove; Alex. McDonald, sub-collector, Doctors Brook; Charles L. Gass, sub-collector, Bayfield; Jeffrey M. Crispo, sub-collector, Harbour au Bouche; Hugh R. McAdam, postmaster, Arisaig; Thomas J. Sears, postmaster, Lochaber, Charles L. Gass, postmaster, Bayfield; and Joseph P. Benoit, postmaster, Pomquet; also the expenses in detail, of and incidental to the investigation by said Commissioner Duchemin of the charges made against John J. McDonald, postmaster, McArra's Brook; Archibald Stewart, section foreman, Harbour au Bouche; Ronald McFarlane, section foreman, Williams Point; Henry Williams, sectionman, Marshy Hope; and John W. McInnes, bridge foreman Intercolonial Railway, Antigonish. Presented 26th March, 1913.—*Mr. Chisholm (Antigonish)*.....*Not printed.*

175a. Return to an Order of the House of the 28th April, 1913, for a return showing the date of the appointment of H. P. Duchemin, Investigating Commissioner for Eastern Nova Scotia; the number of days he has been employed by the government since the appointment; the gross amount paid to Mr. Duchemin as an allowance for his services, excluding travelling expenses or other outlay; the amount which has been paid to Mr. Duchemin to date for travelling expenses, living expenses, witness fees, and other sundry expenses, respectively. Presented 21st May, 1913.—*Mr. Sinclair.*
Not printed.

176. Return to an Order of the House of the 4th December, 1912, for a copy of the report or reports made by C. E. Taché, resident engineer of Bonaventure County, Quebec, on public works existing or asked for in that constituency since October, 1911, up to date. Presented 28th March, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

177. Return to an Order of the House of the 6th February, 1913, for a return showing what properties within the area north of Wellington street and west of Bank street, in the City of Ottawa, have been purchased or acquired by the Government; from whom the said purchases were made, and the price paid, or agreed to be paid, in each case; the

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number of said properties not yet paid for, the names of the owners thereof, and amount, if any, in dispute in each case; the names of the persons who were employed in any capacity, or for any purpose, in connection with the purchase of the said properties, and the terms of their employment; the amount which has been paid to each, and further amounts to be paid to such persons, giving their respective names; whether the Government has employed any persons or agents to collect rent from the tenants or occupants of any of the said properties, if so, the names of such rent collectors, for what period employed, and amount by way of salary, fees, or commission, paid to each; the total amount paid by the Government up to 31st January, 1913, in connection with the purchase or acquisition of the said properties. Presented 28th March, 1913.—*Mr. Murphy* .....*Not printed.*

178. Return to an Order of the House of the 24th January, 1913, for a copy of all correspondence between the Minister of Public Works and H. Morel, M.P.P., for East Nipissing, in any way relating to the construction of a road or highway from North Bay to Sturgeon Falls, Ontario; and of all petitions, correspondence, surveys, and engineers' reports in any way connected with the building of the said road or highway. Presented 28th March, 1913.—*Mr. Murphy*.....*Not printed.*

179. Return to an Order of the House of the 4th December, 1912, for a copy of all pay-lists, letters, documents, telegrams and other papers in connection with the expenditures made on Brulé wharf in the County of Colchester during the last two years. Presented 28th March, 1913.—*Mr. Macdonald*.....*Not printed.*

179*a*. Return to an Order of the House of the 10th December, 1912, for a copy of all papers, documents, tenders and correspondence relating in any way to the construction of a wharf at Kraut Point, Lunenburg County, N.S. Presented 28th March, 1913.—*Mr. Maclean (Halifax)*..... .....*Not printed.*

180. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, papers, &c., concerning the application made by the Eastern Canada Power Company, with a view to raise the head of the River St. Lawrence in the vicinity of Coteau, Cedar, Split Rock and Cascade rapids to the level of the water in Lake St. François. Presented 28th March, 1913.—*Mr. Lemieux*.....*Not printed.*

181. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters and telegrams addressed by the Conservative candidate in the County of Gloucester at the election of 21st September, 1911, to the Minister of Public Works from the day he took his oath of office, on 10th October, 1911, up to the 31st December, of the same year, on the subject of public works then under construction in the said county. Presented 28th March, 1913.—*Mr. Turgeon*.....*Not printed.*

182. Return to an Order of the House of the 10th March, 1913, for a return showing the number of men of the R. C. regiment at Aldershot, during the summer of 1912, previous to the regular militia camp; date of going into camp; number there during said time; whether tenders for supplies for these men were called for; number of tenders received and from whom; if any contracts were awarded on said tenders and, if not, what was done with the said tenders; how and from whom were supplies for these men obtained; the prices paid during said time per pound respectively, for meat, sugar, butter, tea, coffee bacon, bread, and how much per bushel for vegetables; the cost per ration for supplies for said men of the R. C. regiment at Aldershot camp during the time aforesaid; the cost per ration for supplies to the regular militia camp under contract during the annual drill in the fall of 1912. Presented 28th March, 1913.—*Mr. Kyte*.....*Not printed.*

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183. Report on wholesale prices in Canada, 1912, by R. H. Coats, B.A., F.S.S., editor of the *Labour Gazette*. Presented by Hon. Mr. Crothers, 28th March, 1913....*Not printed.*

184. Area of territories added to Ontario and Quebec, by Statutes of 1912.—(*Senate*). *Not printed.*

185. Relating to recent increase in prices charged Canadian fishermen for manilla cord.—(*Senate*).....*Not printed.*

186. Report of the Pilotage Commission of Quebec. Presented by Hon. Mr. Hazen, 28th March, 1913.....*Not printed.*

187. Return to an Order of the House of the 26th February, 1913, for a copy of all memoranda, letters, papers, telegrams and other documents in the possession of the Department of the Interior relating to the S. W. 36-16-27, W. 2. Presented 31st March, 1913.—*Mr. Knowles*.....*Not printed.*

187*a*. Return to an Order of the House of the 3rd March, 1913, for a copy of all correspondence, telegrams and other papers in connection with the southwest ¼ of 4-9-14 west of 2nd meridian. Presented 10th April, 1913.—*Mr. Bradbury*.....*Not printed.*

187*b*. Return to an Order of the House of the 26th March, 1913, for a copy of all papers, letters, memoranda and other documents relating to the northwest of 30-25-7-2. Presented 25th April, 1913.—*Mr. Oliver*.....*Not printed.*

187*c*. Return to an Order of the House of the 3rd March, 1913,—1. For a copy of all correspondence and other papers in connection with the disposal of the following lands and the claim of James W. Brown in connection with these lands:—

Part of S.E. ¼ section 21-20-21-W. 2nd meridian, area 5/100ths acre.
Part of N.E. ¼ section 21-20-21-W. 2nd meridian, area 116/100ths acre
Part of S.E. ¼ section 20-20-21-W. 2nd meridian, area 80 acres.
Part of S.W. ¼ section 28-20-21-W. 2nd meridian, area 72/100ths acres.
Whole of S.E. ¼ section 28-20-21-W. 2nd meridian, area 160 acres.
Whole of N.E. ¼ section 32-20-21-W. 2nd meridian, area 160 acres.
Part of S.E. ¼ section 32-20-21-W. 2nd meridian, area 80 acres.
Whole of N.W. ¼ section 5-21-21-W. 2nd meridian, area 160 acres.
Whole of S.E. ¼ section 5-21-21-W. 2nd meridian, area 160 acres.
Part of N.E. ¼ section 5-21-21-W. 2nd meridian, area 123/100ths acres.
Whole of S.W. ¼ section 5-21-21-W. 2nd meridian, area 160 acres.

2. Also of all papers in connection with the disposal of the whole of the northwest quarter-section 22-20-21, west of the second meridian; and part of S.W. ¼, 2-20-21-W. of the second meridian; and of all correspondence and papers in connection with Alexander Hurst Brown's claim *re* these lands. Presented 30th April, 1913.—*Mr. Bradbury*.....*Not printed.*

187*d*. Return to an Order of the House of the 9th April, 1913, for a copy of all letters, papers, telegrams and other documents in connection with the sale of the N.W. quarter-section 29 10-18-W. Presented 13th May, 1913.—*Mr. Turriff*.....*Not printed.*

187*e*. Return to an Order of the House of the 28th April, 1913, for a copy of all letters, memoranda and other documents relating to the northeast quarter of 14-75-15-5, during the years 1911, 1912, and 1913 to date. Presented 13th May, 1913.—*Mr. Oliver*. *Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

187*f*. Return to an Order of the House of the 31st March, 1913, for a copy of all papers, telegrams, applications, and other documents in connection with the S.W. 2-19-20, west 2nd M. Homestead, patented 3rd June, 1892; the S. ½ of N.E. 20-20-21, west 2nd M. patented 11th October, 1904, N.W.H.B., as assignee of Edward Boucher; the S.E. ¼ of 22-20-21, west 2nd M., N.W.H.B., patented 22nd September, 1900, as assignee of Louis McGillies; the S.E. ¼ of 28-20 21, west 2nd M., N.W.H.B., patented 26th August, 1901, as assignee of J. Bte. Fagant, jr., and the E. ½ of S.E. ¼ of 32-20-21, west 2nd M., N.W.H.B., patented 11th September, 1901, as assignee of Jos. Alexander; and of all papers in connection with any claims of G. W. Brown or others in connection with these lands. Presented 3rd June, 1913.—*Mr. Bradbury*.....*Not printed.*

187*g*. Return to an Order of the House of the 31st March, 1913, for a copy of all papers, telegrams, applications and other documents regarding the S.W. ¼, 28-20-21, west 2nd M., N.W.H.B., patented 1st March, 1909, as assignee of Norbert Bellehumeur; and the W. ½ of S.E. ¼, 32, 20, 21, west 2nd M., N.W.H.B., patented 1st March, 1909, as assignee of Norbert Bellehumeur; and of all papers in connection with any claims by Norman McKenzie or others against the Government in connection with these lands. Presented 4th June, 1913.—*Mr. Bradbury*.....*Not printed.*

188. Return to an Order of the House of the 10th March, 1913, for a copy of all correspondence or communication of any kind between the Department of Insurance at Ottawa and the Department of Insurance at Toronto since June, 1907, touching the transfer of the Canadian Guardian Life Insurance Company from the jurisdiction of the Insurance Department at Ottawa to that of the jurisdiction of the Insurance Department at Toronto; of all correspondence, if any, between the Insurance Department at Ottawa and the *Saturday Night*, newspaper of Toronto, touching the affairs of the Canadian Guardian Life Insurance Company or the International Insurance Company, Limited; and of all correspondence and other communications between the Department of Insurance at Ottawa and the Government of the province of Alberta in reference to the affairs of the Canadian Guardian Life Insurance Company or the International Insurance Company, Limited. Presented 31st March, 1913.—*Mr. German.*
Not printed.

189. Copy of an Order in Council, &c., respecting a contribution of $30,000 to assist in alleviating the distress of the sufferers by the disastrous cyclone which swept over the City of Regina and its vicinity. Presented by Hon. Mr. White, 31st March, 1913.
Not printed.

190. Copy of correspondence respecting the Treaty of Commerce and Navigation between the United Kingdom and Japan. Presented by Hon. Mr. Borden, 1st April, 1913.
Printed for sessional papers only.

190*a*. From Imperial Consulate General of Japan for the Dominion of Canada. The undersigned, His Imperial Majesty's Consul General at Ottawa, duly authorized by His Government, has the honour to declare that the Imperial Japanese Government are fully prepared to maintain with equal effectiveness the limitation and control which they have since 1908 exercised in the regulation of emigration from Japan to Canada. 11th April, 1913. Presented by Hon. Mr. Borden, 11th April, 1913.....*Not printed.*

191. Copy of the order in council in connection with the appointment of a Commission to inquire into the claims of the province of British Columbia for exceptional treatment. Presented by Hon. Mr. Borden, 1st April, 1913.....*Printed for sessional papers only.*

191*a*. Memorandum *re* British Columbia's claims for special consideration. Presented by Hon. Mr. Borden, 1st April, 1913.....*Printed for sessional papers only.*

CONTENTS OF VOLUME 28.—*Continued.*

191*b*. Copies of orders in council, &c., relating to the appointment of commissioners to adjust all matters relating to Indian lands and Indian affairs generally in the province of British Columbia. Presented by Hon. Mr. Borden, 17th April, 1913.
Not printed.

191*c*. Report of the Royal Commission appointed to inquire into and report upon the law respecting pilotage and its administration in the pilotage districts of Montreal and Quebec; and what changes, if any, are desirable therein; and also, a letter addressed to the Minister of Marine and Fisheries from Mr. Ajutor Lachance, one of the commissioners. Presented by Hon. Mr. Hazen, 18th April, 1913.....*Not printed.*

191*d*. Report of Royal Commission on Industrial Training and Technical Education, Parts I, II, III. and IV. Presented by Hon. Mr. Crothers, 4th June, 1913.
Printed for distribution and sessional papers.

192. Return to an Order of the House of the 24th February, 1913, for a copy of all memoranda, letters, papers and documents relating to the setting apart of a forest reserve on the north side of the Saskatchewan river opposite the City of Prince Albert. Presented 2nd April, 1913.—*Mr. Oliver*.....*Not printed.*

192*a*. Return to an Order of the House of the 26th February, 1913, for a copy of all memoranda, reports, letters, and other documents of any kind in the possession of the Department of the Interior relating to the suitability for forest reserve or for homesteading purposes, of the whole or any part of townships 24 and 25, range 27, west of the first meridian, now forming part of the Riding Mountain Forest Reserve. Presented 11th April, 1913.—*Mr. Oliver*.....*Not printed.*

193. Return to an Order of the House of the 10th February, 1913, for a copy of all correspondence exchanged between the Department of Marine and Fisheries and the member for Temiscouata, and all other persons, respecting the placing of a light or line of lights on wharf at Ile Verte, County of Temiscouata. Presented 4th April, 1913.—*Mr. Paquet*.....*Not printed.*

194. Copy of a report of the Committee of the Privy Council, approved by His Excellency the Administrator, on the 5th April, 1913, relative to a contract for an ocean mail, passenger and freight steamship service between Canada and Great Britain and Great Britain and Canada, together with the articles of agreement for the said service. Presented by Hon. Mr. Pelletier, 7th April, 1913.....*Not printed.*

195. Return to an Order of the House of the 10th March, 1913, for a statement showing the total volume of trade, in import and export, respectively, between Canada and Newfoundland for each year during the period from the 1st day of January, 1896, to the 1st day of January, 1913, and of what the said trade consisted of each year.

2. The volume of trade between Newfoundland and the West Indian Islands, included in the West Indian trade agreement with Canada, dated the 9th day of April, 1912, during the years 1909, 1910, 1911 and 1912, in import and export, and of what the said import and export consisted of each year. Presented 10th April, 1913.—*Mr. McKenzie.*
Not printed.

195*a*. Supplementary return to an Order of the House of the 10th March, 1913, for a statement showing the total volume of trade, in import and export, respectively, between Canada and Newfoundland for each year during the period from the 1st day of January, 1896, to the 1st day of January, 1913, and of what the said trade consisted of each year.

CONTENTS OF VOLUME 28.—*Continued.*

2. The volume of trade between Newfoundland and the West Indian Islands included in the West Indian trade agreement with Canada, dated the 9th day of April, 1912, during the years 1909, 1910 1911 and 1912, in import and export, and of what the said import and export consisted of each year. Presented 21st April, 1913.—*Mr. McKenzie* ..... *Not printed.*

196. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, telegrams, and correspondence referring in any way to the purchase or leasing of the property in Antigonish, N.S., now in use as a gun shed or store house for the equipment of the 18th Field Battery of Artillery. Presented 14th April, 1913.—*Mr. Chisholm (Antigonish)*..... *Not printed.*

197. Return to an Order of the House of the 19th March, 1913, for a copy of all tenders asking for the construction of a drill hall at Fernie, B.C., of all correspondence concerning the awarding of the contract, and of all correspondence and documents regarding said tender and contract. Presented 14th April, 1913.—*Sir Wilfrid Laurier.* *Not printed.*

197*a*. Supplementary return to an Order of the House of the 19th March, 1913, for a copy of all tenders asking for the construction of a drill hall at Fernie, B.C., of all correspondence concerning the awarding of the contract, and of all correspondence and documents regarding said tender and contract. Presented 6th June, 1913.—*Sir Wilfrid Laurier*..... *Not printed.*

198. Return to an Order of the House of the 24th February, 1913, for a copy of all correspondence and documents between the government of Canada or any officer thereof, and one Miss Mastin, of England, relating to a presentation of certain chinaware and other curiosities, made to the Government by the said Miss Mastin, in memory of the defeat at the polls of the agreement relating to reciprocity with the United States. Presented 14th April, 1913.—*Mr. Sinclair*..... *Not printed.*

199. Return to an Order of the House of the 19th March, 1913, for a return showing the names, professions or occupations, residences, the date of appointment, and the salary in each case, of all correspondents of the *Labour Gazette*, and also the number of changes made in that particular for the year 1912. Presented 22nd April, 1913.—*Mr. Verville* ..... *Not printed.*

200. Return to an Order of the House of the 26th March, 1913, for a return showing the amount of seed grain supplied to settlers in Peace River during the year 1912; the amount of seed grain being provided for settlers in Peace River during 1913; who distributed the seed grain supplied in 1912 and who is authorized to distribute seed grain in 1913; under what conditions seed grain was supplied during 1912, and those proposed for 1913; if provisions were supplied during 1912, what the conditions were and who gave out the supplies; if it is intended to supply provisions in 1913, what conditions will be given and who will give them out. Presented 25th April, 1913.—*Mr. Oliver* ..... *Not printed.*

201. Return to an Order of the House of the 7th April, 1913, for a copy of all documents in the Department of the Interior prior to the issue of the Crown patents relating to Lot No. 217 of the Hudson Bay Company Survey, in the parish of St. John, Winnipeg. Presented 25th April, 1913.—*Mr. Proulx*..... *Not printed.*

202. Return to an Order of the House of the 31st March, 1913, for a copy of all correspondence claims and reports with reference to compensation claimed by owners of horses attached to the 10th Field Battery at Camp Petawawa in the summer of 1912, by rea-

CONTENTS OF VOLUME 28.—*Continued.*

son of damage or disease contracted while in the service; also of all such claims paid, the amounts in each case, and the persons to whom paid. Presented 25th April, 1913.—*Mr. Carvell*.....*Not printed*

203. Return to an Order of the House of the 11th December, 1912, for a copy of all papers, documents, pay-rolls, accounts, receipts, and correspondence in connection with all expenditures of money made in 1912 upon the Petite Rivière breakwater, Lunenburg County, Nova Scotia. Presented 29th April, 1913.—*Mr. Maclean (Halifax)*.
Not printed.

203a. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all advertisements, tenders, contracts, orders in council, letters, correspondence, &c., relating to the construction of a wharf or breakwater at Seaforth, Halifax County, N.S. Presented 29th April, 1913.—*Mr. Maclean (Halifax)*.
Not printed.

203*b*. Return to an Order of the House of the 20th March, 1912, for a copy of all documents, letters, correspondence, petitions, reports, &c., addressed to the Department of Public Works since the 21st September last on the subject of a wharf now under construction at St. Croix, in the County of Lotbinière, province of Quebec. Presented 29th April, 1913.—*Mr. Fortier*.....*Not printed.*

203*c*. Return to an Order of the House of the 19th March, 1913, for a return showing whether the repairs to Red Point wharf, Lot 48, Prince Edward Island, have been completed; if the work was done by tender or by day labour; if by tender, with whom the contract was made; if by day labour, the number of superintendents, inspectors, or overseers employed, their names, the number of days each did work, and the wages per day paid to each; the number of men employed, their names, the number of days each did work and the wages per day paid to each; who supplied the materials; the amount of each kind or class used, and the price paid for each kind or class; the total amount paid for materials, wages and cost of the work. Presented 2nd May, 1913.—*Mr. Hughes (Kings, P.E.I.)*.....*Not printed.*

203*d*. Return to an Order of the House of the 31st March, 1913, for a copy of all documents, papers, correspondence, representations, &c., relating to the purchase of land at Digby, Nova Scotia, for the purpose of a site for a public wharf. Presented 2nd May, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

203*e*. Return to an Order of the House of the 19th March, 1913, for a return showing whether the repairs to Southport wharf, Lot 48, Prince Edward Island, have been completed; if the work was done by tender or by day labour; if by tender, with whom the contract was made; if by day labour, the number of superintendents, inspectors, or overseers employed, their names, the number of days each did work, and wages per day paid to each; the number of men employed, their names, the number of days each did work and the wages per day paid to each; who supplied the materials; the amount of each kind or class used and the price paid for each kind or class; the total amount paid for materials, wages and cost of the work. Presented 2nd May, 1913.—*Mr. Hughes (Kings, P.E.I.)*.....*Not printed.*

203*f*. Return to an Order of the House of the 11th December, 1912, for a copy of all accounts, correspondence, telegrams, complaints and other documents in possession of the Department of Public Works, in relation to the expenditure of moneys on harbour improvements at Grand Etang, during the year 1911-12. Presented 13th May, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

203*g*. Return to an Order of the House of the 7th April, 1913, for a copy of all documents, correspondence, &c., relating to the purchase by the Department of Public Works of a certain quantity of timber for the construction of a wharf at St. Germain de Kamouraska, the said purchase having been made, as alleged, from Murray Castonguay during the year 1912. Presented 26th May, 1913. *Mr. Lapointe (Kamouraska).* *Not printed.*

203*h*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters written to the Honourable Minister of Public Works, or to any officer of the Public Works Department, or to any member of the government since 10th October, 1911, by G. A. R. Rowlings, John S. Wells and S. R. Griffin, relating to the construction of public works, County of Guysborough, N.S., also a copy of the replies to the same. Presented 29th May, 1913.—*Mr. Sinclair*.....*Not printed.*

203*i*. Return to an Order of the House of the 7th May, 1913, for a copy of all correspondence exchanged between the Postmaster General and M. Isidore Belleau, of Quebec, in connection with improvements contemplated in Quebec harbour. Presented 2nd June, 1913.—*Mr. Carvell*.....*Not printed.*

203*j*. Return to an Order of the House of the 28th April, 1913, for a copy of all papers, documents, pay-rolls, receipts, accounts, correspondence, &c., relating to repairs made upon the breakwater at Petite Rivière, Lunenburg County, N.S., in the year 1912. Presented 6th June, 1913.—*Mr. Maclean (Halifax)*.....*Not printed.*

204. Return to an Order of the House of the 4th March, 1912.—1. For a copy of all reports of engineers from 1874 to 1900, relating to the most suitable site in the harbour of Quebec for the construction of a dry dock.

2. Of all correspondence exchanged on the subject of a choice of a site for the dry dock now existing at St. Joseph de Lévis, at the time of its construction.

3. Of engineers reports, plans, maps and bearings relating to the construction of a new dry dock in the port of Quebec since 1900.

4. Of all correspondence exchanged between the different companies and the government relating to the construction of a new dry dock in the port of Quebec, since 1909.

5. Also for the production of all documents submitted by the different companies who have asked for the government grant provided by the Dry Dock Subsidies Act. Presented 29th April, 1913.—*Mr. Béland*.....*Not printed.*

204*a*. Dry dock of Lévis. Report of Mr. Charles Smith against Sampson, et al.—(*Senate*). *Not printed.*

204*b*. Return to an Address to His Royal Highness the Governor General of the 19th March, 1913, for a copy of all orders in council, plans and estimates, correspondence, papers and inquiries respecting the construction of a dry dock at Quebec or Lévis or in the port or harbour of Quebec. Presented 6th June, 1913.—*Mr. Lachance*....*Not printed.*

205. Return to an Order of the House of the 9th April, 1913, for a copy of the petition of the Restigouche Fishermen's Association to the Minister of Marine and Fisheries asking for the removal of Mr. M. M. Mowat, head guardian of the Restigouche Riparian Association as Dominion fishery officer, and the answer thereto. Presented 2nd May, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

206. Return to an Order of the House of the 13th February, 1913, for a return showing the name of the company who has the contract for the electric lighting of the government buildings and grounds in Ottawa, date of contract and period, on what notice can contract be cancelled, price paid per kilowatt hour for electric lighting, names of

CONTENTS OF VOLUME 28.—*Continued.*

buildings lighted, cost of lighting each per year, rate for electric lighting if a combined power and light rate, price for current for power purposes, if lamps are not free, price paid for the carbon and tungsten lamps renewed, are lamps marked so as to be identified as belonging to the government buildings, number of electric lamp renewals paid for during the last fiscal year, where required, number of carbon and tungsten lamps respectively in use in the several buildings and the candle power or wattage of the same. Presented 2nd May, 1913.—*Mr. Wilson (Wentworth)*

Not printed.

207. Return to an Order of the House of the 17th February, 1913, for a copy of all correspondence, letters, telegrams, petitions, memoranda, reports, tenders, deposits, recommendations and all other documents of any nature whatsoever bearing on or having relation to the erection of a public building in the city of Three Rivers, P.Q., since the 11th day of October, 1911, to date. Presented 2nd May, 1913.—*Mr. Bureau.*

Not printed.

207*a*. Return to an Order of the House of the 26th May, 1913, for a copy of all papers, letters, and documents relating to the construction of a public building in the town of Laurentides, County of L'Assomption. Presented 4th June, 1913.—*Mr. Seguin.*

Not printed.

207*b*. Return to an Order of the House of the 2nd April, 1913, for a copy of all correspondence, letters, telegrams, contracts, tenders and reports of government inspector, in relation to the work and repairs on the public building at North Sydney during the year 1912, and particularly the inspector's report on the damages caused by fire during the construction of said works and repairs; and also a copy of the tenders of Henry Lovell, for the above work. Presented 6th June, 1913.—*Mr. McKenzie.*

Not printed.

207*c*. Return to an Order of the House of the 27th January, 1913, for a copy of all telegrams, letters, documents and plans relative to the purchase or acquirement of land for the purpose of erecting a public building in Stellarton, Nova Scotia, in the year 1912. Presented 6th June, 1913.—*Mr. Macdonald*.....*Not printed.*

208. Return to an Order of the House of the 24th February, 1913, for a return showing the names of the buildings occupied by the Government as public offices, which are under rent, excepting the Centre, East, West and Langevin Blocks; the street on which each of these offices is situated and the number of the street in each case. Presented 2nd May, 1913.—*Mr. Boulay*.....*Not printed.*

209. Return to an Order of the House of the 11th December, 1912, for a copy of all accounts, correspondence, telegrams, complaints and other documents in possession of the Department of Public Works, relating to the construction of telegraph lines during the year 1911-12, from South West Margaree to Scotsville, from Scotsville to North Ainslee; from Scotsville to South Lake Ainslee and Whycocomagh; from Little Narrows to Whycocomagh; from Rossville to Big Intervale and from Rossville to the Victoria County Boundary Line, all in the County of Inverness. Presented 2nd May, 1913.—*Mr. Chisholm (Inverness)*.....*Not printed.*

210. Correspondence in connection with the area or areas prescribed for mange in British Columbia.—(*Senate*).... ....*Not printed.*

211. Report made by the Central Railway of Canada to the Railway Department.—(*Senate*).

Not printed.

CONTENTS OF VOLUME 28.—*Continued.*

212. Return to an Address to His Royal Highness the Governor General of the 10th February, 1913, for a copy of all orders in council, letters, telegrams and of all other official documents of any kind in the possession of the Department of Customs, relating to the seizures of twenty horses from John Gobel, for smuggling them across the United States boundary near Coutts, or Writing-on-Stone, between the 20th and 28th of February, 1911. Presented 5th May, 1913.—*Mr. MacNutt*.....*Not printed.*

213. Return to an Address to His Royal Highness the Governor General of the 10th February, 1913, for a copy of all orders in council, letters, telegrams and of all other official documents of any kind in the possession of the Department of the Interior, relating to sale of school lands which have been held in the provinces of Alberta and Saskatchewan since the 12th day of October, 1911. Presented 7th May, 1913.—*Mr. McCraney*.....*Not printed.*

213*a*. Return to an Order of the House of the 2nd April, 1913, for a return showing by quarter-section, or fraction of quarter-section, all school lands sold in Manitoba, Saskatchewan and Alberta during the calendar year 1912; the price per acre at which each separate parcel was sold; the name and address of each purchaser; a list of all school lands sold at above sales which have since been cancelled; the price at which each parcel of said cancelled lands were sold, with the names and addresses of purchasers of each parcel of said lands sold and subsequently cancelled. Presented 23rd May, 1913.—*Mr. Turriff*.....*Not printed.*

213*b*. Return to an Order of the House of the 12th February, 1913, for a return showing all school lands sold in the province of Saskatchewan in 1912, giving each parcel of land sold, the name and address of each purchaser, the date and place of sale, the name of the auctioneer at each sale, and any assignments of contracts of purchase of which the government has notice, and a copy of all correspondence passing between the Government, or any member thereof, and the Government of the province of Saskatchewan or any member thereof, with respect to the sale of school lands in the said province. Presented 6th June, 1913.—*Mr. Martin (Regina)*.....*Not printed.*

214. Return to an Order of the House of the 9th April, 1913, for a copy of all petitions, affidavits, specifications, plans, drawings, claims, certificates, papers and patent rights in the Department of Agriculture or the Patents Branch thereof, with respect to Patent Number 142823. Presented 7th May, 1913.—*Mr. Carvell*.....*Not printed.*

215. Return to an Order of the House of the 28th April, 1913, for a copy of all memorials, petitions, and letters, addressed to or sent by the Minister of Agriculture, or on his behalf, in connection with the establishment of an agricultural school, model farm or demonstration station at New Carlisle, Quebec. Presented 9th May, 1913.—*Mr. Marcil (Bonaventure)*.....*Not printed.*

216. Return to an Order of the House of the 28th April, 1913, for a copy of all telegrams, correspondence, returns, &c., between the Department of Agriculture, and any other person or persons, requesting recently that the Veterinary Director General of Canada visit Nova Scotia. Presented 9th May, 1913.—*Mr. Maclean (Halifax)*.

Not printed.

217. Extent to which the Franking privilege is used by the several provinces in Canada for statistics.—(*Senate*).....*Not printed.*

218. Return to an Order of the House of the 29th January, 1913, for a copy of all diaries and other documents relating to and showing the work performed during the months of June and July, 1912, by Homestead Inspectors Rathwell and Erratt in the Moosejaw land district. Presented 16th May, 1913.—*Mr. Knowles*.....*Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

218a. Return to an Order of the House of the 29th January, 1913, for a copy of all diaries relating to and showing the work performed during the months of June and July, 1912, by Homestead Inspectors Brandt, Balfour, Ouelette and Sipes, in the Regina land district. Presented 16th May, 1913.—*Mr. Martin (Regina).....Not printed.*

218b. Return to an Order of the House of the 29th January, 1913, for a return showing the expenses of Homestead Inspectors Brandt, Balfour, Ouelette and Sipes during the months of June and July, 1912. Presented 16th May, 1913.—*Mr. Martin (Regina).* *Not printed.*

218c. Return to an Order of the House of the 29th January, 1913, for a return showing the expenses of Homestead Inspector Miller of the Moosejaw land district during the months of June and July, 1912, together with a copy of all reports, proceedings, diaries and other documents, showing the work performed during the said time by the said homestead inspector. Presented 16th May, 1913.—*Mr. Knowles.....Not printed.*

218d. Return to an Order of the House of the 29th January, 1913, for a copy of all diaries and other documents relating to and showing the work performed during the months of June and July, 1912, by Homestead Inspectors Shields and McLaren, in the Swift Current lands district. Presented 23rd May, 1913.—*Mr. Knowles.....Not printed.*

218e. Return to an Order of the House of the 29th January, 1913, for a return showing the expenses of Homestead Inspectors Shields, McLaren, Erratt and Rathwell, during the months of June and July of 1912. Presented 26th May, 1913.—*Mr. Knowles.* *Not printed.*

219. Return to an Order of the House of the 26th March, 1913, for a copy of all papers, memoranda, and instructions relating to a certain area of land on the bank of Little Manitou Lake, Saskatchewan, recently transferred to the town of Waterous, for park purposes. Presented 16th May, 1913.—*Mr. Oliver.....Not printed.*

220. Return to an Order of the House, of the 4th December, 1912, for a copy of all correspondence and other documents in the possession of the Department of Public Works relating to the proposed interprovincial bridge between Hawkesbury, Ontario, and Grenville, Quebec. Presented 26th May, 1913.—*Mr. Proulx.....Not printed.*

221. Return to an Order of the House of the 1st April, 1913, for a copy of all complaints, charges, evidence and reports in connection with the investigation held at Aldershot, N.S., in September, 1912, relating to the alleged thefts of property from the militia camp. Presented 26th May, 1913.—*Mr. Kyte.....Not printed.*

221a. Return to an Order of the House of the 21st April, 1913, for a copy of all notices, tenders, contracts and correspondence relating to the supplying of ice for the military comp at Aldershot, N.S., for 1913, and of all correspondence relating to the source of such ice supply. Presented 26th May, 1913.—*Mr. Kyte.....Not printed.*

222. Return to an Order of the House of the 17th February, 1913, for a copy of all letters, proposals, tenders, memoranda, papers and documents in the possession of the Department of Trade and Commerce, or any department of the Government, bearing date since 1st December, 1912, relating to steamship service between Canada and the West Indies. Presented 27th May, 1913.—*Mr. Maclean (Halifax).....Not printed.*

222a. Return to an Order of the House of the 2nd April, 1913, for a copy of all correspondence, petitions, letters, telegrams, and other documents in the Department of Trade and Commerce, or any department of the Government, relating to the SS. service,

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between Mulgrave, County of Guysborough and Cheticamp, Inverness County, during the years 1910-11, 1911-12, and 1912-13, and the service to be continued during the year 1913-14. Presented 27th May, 1913.—*Mr. Chisholm (Inverness)*.....*Not printed.*

223. Return to an Order of the Senate calling upon the Clerk of the House to furnish a statement showing the number of Bills passed by the House of Commons since Confederation, which have been:—1. Amended by the Senate. 2. Rejected by the Senate. 3. Amended by the Senate and accepted by the Commons.—*(Senate)*.....*Not printed.*

224. Return to an Order of the House of the 14th May, 1913, showing whether a contract was passed by the Post Office Department in the year 1911, for the use of stamp vending machines, the terms of said contract, the date, and by whom signed. Presented 2nd June, 1913.—*Mr. Lemieux*.....*Not printed.*

225. Ordinances of the Yukon Territory, passed by the Yukon Council in the year 1913. Presented by Hon. Mr. Coderre, 2nd June, 1913.....*Not printed.*

226. Names of judges of Superior and Circuit Court in province of Quebec, date of appointment, &c.—*(Senate)*.....*Not printed.*

227. Return to an Order of the House of the 19th May, 1913, for a return showing the per capita taxation for the year ending 31st March, 1913, and for each of the twelve preceding years. Presented 3rd June, 1913—*Mr. Hughes (Kings, P.E.I.)*....*Not printed.*

228. Return to an Order of the House of the 29th May, 1913, for a return showing whether a certificate has been issued by the Treasury Board authorizing the transfer of the assets and liabilities of La Banque Internationale du Canada to the Home Bank; the terms of the said transfer, and all documents bearing on this question. Presented 3rd June, 1913.—*Mr. Lemieux*.....*Not printed.*

229. Report of the Canadian delegates to the International Conference, held at New York for the consideration of the Commemoration of the First Century of Peace between the United States and the British Empire. Presented by Hon. Mr. Borden, 5th June, 1913.....*Not printed.*

230. Return to an Address to His Royal Highness the Governor General of the 10th March, 1913, for a copy of all correspondence, memoranda, orders in council, departmental orders and reports from fishery overseers or other officers, during the past two years, relating to weir licenses in the waters of the Counties of Charlotte and St. John, Province of New Brunswick. Presented 6th June, 1913.—*Mr. Pugsley*.....*Not printed.*

231. Return to an Order of the House of the 24th February, 1913, for a copy of all letters and papers relating to the issue of half-breed scrip, warrant No. 2155, certificate No. 672, to Albert St. Denis, and the disposition of the said scrip. Presented 6th June, 1913.—*Mr. Oliver*.....*Not printed.*

232. Return to an Address to His Royal Highness the Governor General of the 3rd February, 1913, for a copy of all papers in connection with the withdrawal from settlement of a strip of land one mile in width along the line of the Hudson Bay Railway, and of the order in council, and also of all plans and correspondence in connection with the same, prior and subsequent thereto. Presented 6th June, 1913.—*Mr. Graham.* *Not printed.*

233. A return to an Order of the Senate dated 7th March, 1913, for a copy of all papers, letters, petitions, contracts and other papers relating in any way to the purchase of land at Le Pas for terminus of Hudson Bay road.—*(Senate)*.....*Not printed.*

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1912

VOLUME II
LIFE INSURANCE COMPANIES

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
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INSURANCE DEPARTMENT,
OTTAWA June 21, 1913.

To the Honourable W. T. WHITE,
Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Life Insurance Companies for the year 1912, together with such an abstract and analysis of them as appear proper to exhibit the progress of the business and the condition of the companies.

LIFE INSURANCE, 1912.

The business of life insurance was transacted by forty-five active companies, of which twenty-seven are Canadian, seven British and eleven American. This list differs from that of the previous year by the addition of two Canadian Companies, the Capital Life Assurance Company and La Sauvegarde Life Insurance Company of Canada, and of one British Company, the Gresham Life Assurance Society.

INSURANCE EFFECTED DURING THE YEAR.

The total amount of policies in Canada taken during the year 1912 was $219,205,103, which is greater than the amount taken in 1911 by $42,338,124. The Canadian companies show an increase in 1912 of $31,190,143, whilst in 1911 they had an increase of $19,714,775 ; the British companies have an increase of $1,728,120, whilst in 1911 they had an increase of $1,421,270; and the American companies have an increase of $9,419,861, whilst in 1911 they had an increase of $2,968,414, the total increase in 1912 being $42,338,124, as above stated.

The respective amounts effected are :—

Canadian companies	$141,267,596
British companies	7,319,952
American companies	70,617,555

So that the amount taken by Canadian companies exceeds that taken by the British and American together by over $63,000,000.

Life Insurance in force in 1912.

The total amount of insurance in force in Canada at the date of the statements was $1,070,308,669, which shows the large increase of $120,087,898 over that of the previous year, being distributed as follows :—

	Amount in force.	Increase.
Canadian companies	$ 706,656,117	$ 79,885,963
British companies	54,537,725	3,618,050
American companies	309,114,827	36,583,885
Total	$1,070,308,669	$ 120,087,898

The following tables will enable the progress of the total business to be traced during the past thirty-eight years, both as regards the amount of insurance effected from year to year and the total amount in force :—

AMOUNTS OF INSURANCE EFFECTED IN CANADA DURING THE RESPECTIVE YEARS 1875-1912.

Year.	Canadian Companies.	British Companies.	American. Companies.	Total.
	$	$	$	$
1875	5,077,691	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	11,855,545	2,833,250	5,423,960	20,112,755
1883	11,883,317	3,278,008	6,411,635	21,572,960
1884	12,926,265	3,167,910	7,323,737	23,417,912
1885	14,881,695	3,950,647	8,332,646	27,164,988
1886	19,289,694	4,054,279	11,827,375	35,171,348
1887	23,505,549	3,067,040	11,435,721	38,008,310
1888	24,876,259	3,985,787	12,364,483	41,226,529
1889	*26,438,358	3,399,313	14,719,266	*44,556,937
1890	23,541,404	3,390,972	13,591,080	40,523,456
1891	21,904,302	2,947,246	13,014,739	37,866,287
1892	25,585,534	3,625,213	15,409,266	44,620,013
1893	28,089,437	2,967,855	14,145,555	45,202,847
1894	28,670,364	3,214,216	17,640,677	49,525,257
1895	27,909,672	3,357,638	13,093,888	*44,341,198
1896	26,171,830	2,869,971	13,582,769	42,624,570
1897	30,351,021	2,778,510	15,138,134	48,267,665
1898	25,043,182	3,323,107	16,398,384	54,764,673
1899	42,138,128	3,748,127	21,514,478	67,400,733
1900	38,545,949	3,717,997	26,632,146	68,896,092
1901	38,298,747	3,059,043	32,541,438	73,899,228
1902	45,882,167	3,324,317	31,346,482	80,552,966
1903	55,169,104	3,132,904	33,265,797	91,567,805
1904	59,051,113	3,109,778	36,145,211	98,306,102
1905	67,539,141	3,881,980	34,486,215	105,907,336
1906	62,450,253	4,472,426	28,090,526	95,013,205
1907	61,838,766	3,501,743	25,042,423	90,382,932
1908	69,029,583	3,389,757	27,476,866	99,896,206
1909	79,121,977	3,930,230	48,686,871	131,739,078
1910	90,362,678	4,170,562	58,229,280	152,762,520
1911	110,077,453	5,591,832	61,197,694	176,866,979
1912	141,267,596	7,319,952	70,617,555	219,205,103
Totals	1,400,291,915	127,562,752	781,057,252	2,308,911,919

*Including 20 months' business of the Canada Life.

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1912.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1875	21,957,296	19,455,607	43,596,361	85,009,264
1876	24,649,284	18,873,173	40,728,461	84,250,918
1877	26,870,224	19,349,204	39,468,475	85,687,903
1878	28,656,556	20,078,533	36,016,848	84,751,937
1879	33,246,543	19,410,829	33,616,330	86,273,702
1880	37,838,518	19,789,863	33,643,745	91,272,126
1881	46,041,591	20,983,092	36,266,249	103,290,932
1882	53,855,051	22,329,368	38,857,629	115,042,048
1883	59,213,609	23,511,712	41,471,554	124,196,875
1884	66,519,958	24,317,172	44,616,596	135,453,726
1885	74,591,139	25,930,272	49,440,735	149,962,146
1886	88,181,859	27,225,607	55,908,230	171,315,696
1887	101,796,754	28,163,329	61,734,187	191,694,270
1888	114,034,279	30,003,210	67,724,094	211,761,583
1889	125,125,692	30,488,618	76,348,392	231,963,702
1890	135,218,990	31,613,730	81,599,847	248,424,567
1891	143,368,817	32,407,937	85,698,475	261,475,229
1892	154,709,077	33,692,706	90,708,482	279,110,265
1893	167,475,872	33,543,884	94,602,966	295,622,722
1894	177,511,846	33,911,885	96,737,705	308,161,436
1895	188,326,057	34,341,172	96,590,352	319,257,581
1896	195,303,042	34,833,448	97,660,009	327,800,499
1897	208,655,459	35,293,134	100,063,684	344,012,277
1898	226,209,636	36,606,195	105,708,154	368,523,985
1899	252,201,516	38,025,948	113,943,209	404,170,673
1900	267,151,086	39,485,344	124,433,416	431,069,846
1901	284,684,621	40,216,186	138,868,227	463,769,034
1902	308,202,596	41,556,245	159,053,464	508,812,305
1903	335,638,940	42,127,260	170,676,800	548,443,000
1904	364,640,166	42,608,738	180,631,886	587,880,790
1905	397,946,902	43,809,211	188,578,127	630,334,240
1906	420,864,847	45,655,951	187,740,102	656,260,900
1907	450,573,724	46,462,314	188,487,447	685,523,485
1908	480,266,931	46,161,957	193,087,126	719,516,014
1909	515,415,437	46,985,192	217,956,351	780,356,980
1910	565,667,110	47,816,775	242,629,174	856,113,059
1911	626,770,154	50,919,675	272,530,942	950,220,771
1912	706,656,117	54,537,725	309,114,827	1,070,308,669

Amount of Insurance terminated in 1912.

The amount of insurance terminated in natural course, namely by death, maturity, or expiry, was $16,855,659 which is greater by $1,731,269 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was $99,913,902, being greater than in the previous year by $20,650,496.

Relatively to the amounts at risk the amounts so terminated are somewhat in excess of those of the previous year, giving for every $1,000 of current risk $16.68 terminated in natural course and $98.90 by surrender and lapse, making a total of $115.58. In the year 1911 these rates were $16.01 and $83.92 respectively, making a total of $99.93 thus giving a difference of $15.65 for each $1,000 at risk.

The following table exhibits the rates for the last six years:—

TERMINATED OUT OF EACH $1,000 CURRENT RISK.

——	Naturally.						Surrender and Lapse.					
	1907.	1908.	1909.	1910.	1911.	1912.	1907.	1908.	1909.	1910.	1911.	1912.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian companies....	12 60	12 23	12 40	13 22	13 22	14 29	72 36	75 42	72 98	72 44	77 00	95 98
British " ...	19 57	29 26	27 98	27 83	27 01	28 30	43 61	53 85	45 20	44 71	44 90	44 27
American " ...	20 67	18 31	17 56	19 62	20 31	20 07	89 42	97 66	109 29	121 94	106 85	115 49
All companies.....	16 07	15 02	14 56	15 85	16 01	16 68	75 33	80 12	79 94	84 92	83 92	98 90

The total termination amounts to about 53·26 per cent of the amount of new policies. The actual amounts of termination were distributed as follows:

——	Naturally.	By Surrender and Lapse.
	$	$
Canadian companies.....	9,526,958	63,991,244
British companies.....	1,492,152	2,334,474
American companies.....	5,836,549	33,588,184
Total.....	16,855,659	99,913,902

Canadian Policies in force.

Omitting the industrial policies of the London Life, the Union Life, the Metropolitan and the Prudential, the thrift policies of the Sun Life and the monthly policies of the Excelsior, the following table gives the number and amounts of policies in Canada and the average amount of a policy in force at the date of the statements:—

——	Number.	Amount.	Average amount of a Policy.
		$	$
Canadian companies	407,699	672,197,681	1,649
British companies	24,922	54,537,725	2,188
American companies	141,097	226,719,198	1,607
Total	573,718	953,454,604	1,662

The average amount of *new* policies is: for Canadian companies, $2,001; for British Companies, $2,902; and for American companies, $1,638. The corresponding amounts last year were $1,816, $2,699 and $1,551.

Death Rate.

In the calculation of the death rate this year, as in previous years, the mean number of policies in force and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk and the number of deaths during the year, respectively. It is believed that the results arrived at represent the actual mortality per 1,000 among insured lives in Canada as accurately as can be gathered from the returns of the companies.

——	Number of Lives exposed to Risk.	No. of deaths.	1912.	1911.	1910.	1909.	1908.	1907.
			Death rate.	Death rate.	Death rate.	Death rate.	Death rate.	Death rate.
Active companies, ordinary	547,015	4,365	7·980	7·860	7·830	8·231	8·375	8·617
Active companies, industrial	867,603	8,677	10·001	10·897	12·561	12·086	11·935	12·054
Assessment and fraternal societies	139,781	1,380	9·873	9·631	8·904	9·089	8·683	8·946
Non-active and retired companies	3,465	123	35·498	30·839	39·216	36·766	52·643	46·440
All companies	1,557,864	14,545	9·337	9·730	10·419	10·260	10·154	10·239

PREMIUM INCOME IN CANADA DURING THE RESPECTIVE YEARS 1875-1912.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,764	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,026	613,595	1,190,068	3,094,689
1882	1,562,085	674,362	1,308,158	3,544,605
1883	1,652,543	707,468	1,414,738	3,774,749
1884	1,869,100	744,227	1,518,991	4,132,318
1885	2,092,986	803,980	1,723,012	4,619,978
1886	2,379,238	827,848	1,988,634	5,195,720
1887	2,825,119	890,332	2,285,954	6,001,405
1888	3,166,883	928,667	2,466,298	6,561,848
1889	*4,459,595	979,847	2,785,403	*8,224,845
1890	3,921,137	1,022,362	3,060,652	8,004,151
1891	4,258,926	1,030,479	3,128,297	8,417,702
1892	4,729,940	1,088,816	3,251,598	9,070,354
1893	5,156,008	1,073,541	3,403,230	9,632,779
1894	5,435,031	1,079,330	3,394,914	9,909,275
1895	5,702,783	1,137,366	3,452,205	10,292,354
1896	6,075,454	1,137,607	3,389,605	10,602,666
1897	6,598,012	1,174,732	3,443,074	11,215,818
1898	7,107,073	1,210,601	3,676,490	11,994,164
1899	7,805,174	1,276,229	3,957,304	13,038,707
1900	9,373,405	1,372,355	4,261,181	15,006,941
1901	9,133,890	1,346,666	4,709,298	15,189,854
1902	10,048,204	1,415,273	5,614,083	17,077,560
1903	10,882,650	1,435,318	5,922,297	18,240,265
1904	11,959,100	1,473,514	6,536,710	19,969,324
1905	13,947,827	1,500,232	6,632,658	22,080,717
1906	14,093,056	1,583,861	6,687,539	22,364,456
1907	14,963,714	1,567,951	6,612,207	23,143,872
1908	16,081,504	1,546,941	7,069,494	24,697,939
1909	17,438,780	1,590,656	7,476,859	26,506,295
1910	19,952,162	1,580,255	8,239,486	29,771,903
1911	20,736,480	1,680,731	9,202,415	31,619,626
1912	23,540,081	1,768,046	10,401,389	35,709,516
Totals	275,270,868	41,792,651	147,914,,542	464,978,061

*Including 20 months' business of the Canada Life.

Payments to Policyholders.

Including the business done outside of Canada by the Canadian companies, and the Canadian business of the British and American companies, the total amount paid to policyholders during 1912 was as follows :—

Death claims (including bonus additions)	$	10,749,670 11
Matured endowments (including bonus additions)		4,195,487 31
Annuitants		750,075 30
Paid for surrendered policies		4,425,999 96
Dividends to policyholders		2,823,243 62
Total	$	22,953,476 30

The payments by the different companies will be found on pages lii and liii.

Including the business done outside of Canada by the Canadian Companies, the following table shows the total premium income and payments to policyholders of all companies, other than assessment and fraternal companies, doing life insurance business in Canada, for the last thirty-four years, and also the ratio of payments to policyholders to premiums received :—

Year.	Premium Income.	Payments to Policyholders.	Rate of Payments to Policyholders per cent of Premiums.
	$	$	$
1879	2,606,756	1,301,480	49·93
1880	2,691,128	1,389,986	51·66
1881	3,094,689	1,879,240	60·72
1882	3,544,603	1,946,444	54·91
1883	1,861,179	2,201,152	57·01
1884	4,195,726	2,073,395	49·42
1885	4,684,409	2,544,101	54·31
1886	5,298,596	2,851,981	52·83
1788	6,105,474	3,235,205	52·99
1888	6,665,762	3,440,729	51·70
1889	8,336,167	3,942,590	47·29
1890	8,131,852	4,445,668	54·67
1891	8,667,609	4,911,485	56·66
1982	9,347,131	5,452,151	58·33
1893	9,952,833	5,133,284	51·58
1894	10,345,919	5,516,929	53·32
1895	10,887,501	5,862,447	53·85
1896	11,469,040	6,506,096	56·73
1897	12,197,626	7,076,962	58·02
1898	13,190,742	6,782,006	51·41
1899	14,490,102	7,680,959	53·01
1900	16,633,142	9,232,061	55,50
1901	17,130,456	8,993,125	52·50
1902	19,501,945	9,397,971	48·19
1903	21,240,823	10,288,364	48·44
1904	23,650,887	1,804,359	49·91
1905	26,535,365	13,796,504	51·99
1906	27,264,938	13,040,857	47·83
1907	28,403,423	14,753,533	51·94
1908	30,567,553	16,122,797	52·74
1909	33,304,241	16,382,136	49·19
1910	37,868,196	20,270,595	52·53
1911	40,608,305	19,194,828	47·27
1912	46,581,648	22,953,476	49·28
Total	529,045,766	272,404,896	51·49

Hence for every $100 premiums received there has been paid to policyholders $49.28, leaving $50. 72 to be carried to reserve, expense and profits.

Collecting the results for the thirty-four years, 1879 to 1912, we find that the total payments to policyholders amount to 51.49 per cent of the premium income during the same period.

The subjoined table shows the total premium income and payments to policyholders during the last thirty-four years of the life insurance companies *which have ceased to do new business in Canada*, and also the ratio of payments to policyholders to premiums received :—

Year.	Premium Income.	Payments to Policyholders.	Rate of Payments to Policyholders per cent of Premiums.
	$	$	
1879	490,688	396,053	80·71
1880	447,910	317,531	70·89
1881	441,393	489,370	110·87
1882	412,436	376,811	91·36
1883	371,570	450,678	121,29
1884	343,179	544,906	132·56
1885	321,566	395,851	123·10
1886	278,108	342,049	122·99
1887	262,445	423,747	161·46
1888	237,559	395,466	166·47
1889	216,730	337,829	155·88
1890	191,101	363,519	190·22
1891	181,905	319,246	175·51
1892	175,340	329,963	188·18
1893	163,723	368,887	225·31
1894	178,467	435,862	224·23
1895	163,366	367,132	244·73
1896	150,395	377,949	251·30
1897	174,155	449,425	258·06
1898	163,918	358,968	219·00
1899	152,534	376,018	246·51
1900	145,756	391,576	268·65
1901	132,201	476,885	360·73
1902	127,420	317,859	249·46
1903	105,250	274,631	260·93
1904	83,689	283,392	338·63
1905	76,597	284,655	371·63
1906	72,114	216,170	299·76
1907	77,073	269,573	349·76
1908	66,712	247,934	371·65
1909	65,059	248,773	382·38
1910	61,267	191,124	311·95
1911	71,858	190,404	264·97
1912	83,165	209,642	252·08
Total	6,686,649	11,729,878	175·42

Collecting the results for thirty-four years, 1879 to 1912, it will be seen that the total payments to policyholders made by said retired companies exceed by 75·42 per cent the total premium income during the same period.

Canadian Companies.

The assets and liabilities, income and expenditure, of the Canadian life companies will be found exhibited in the statements under their respective headings at pages xliv, xlvi, li and liv. The tables of mortality employed by the various companies in the calculation of their reinsurance reserve are shown in the table on page xlvi.

From tables on page li and liv referred to, it will be seen that the Canadian companies have received an income of $45,724,622, drawn from the following sources :—

Premiums and annuity sales	$	34,412,213
Interest and dividends		10,393,491
Sundry		918,918
Total	$	45,724,622

And they expended $25,671,443 under the following items :—

Paid to policyholders and annuitants	$	15,265,414
General expenses (including investment expenses)		9,612,965
Taxes		356,807
Dividends to stockholders		436,257
Total	$	25,671,443

Hence out of every $100 of income they have expended in payment to policy holders, $33.39; in general expenses, $21.02; in taxes, 78 cents; and in dividends to stockholders, 95 cents ; leaving $43.86 to be carried to reserve.

By reference to the table at page xliv, it will be seen that the total assets at December 31, 1912, of the Canadian life companies other than assessment and fraternal companies (including $9,360,236 outstanding and deferred premiums, and interest and rents due and accrued which have not yet gone into income) amount to $211,632,875, an increase over the corresponding amount at the end of the year 1911 of $20,910,516.

The amount of risks in force has increased during the year from $783,885,051 to $881,797,353, a gain of $97,912,302, and the reserves have increased from $161,720,102 in 1911 to 179,245,212 in 1912 an increase of $17,525,110.

The following table gives the premium and other income of the Canadian companies other than assessment companies, during the past thirty-four years, and also the payments to policyholders, for general expenses and for dividends to stockholders during the same period :—

Year.	Premiums.	Interest and other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditure.
	$	$	$	$	$	$	$
1879	919,344	280,375	1,199,719	331,118	247,885	33,351	612,354
1880	1,039,342	325,581	1,364,923	412,230	272,639	32,311	717,230
1881	1,291,027	389,819	1,680,846	682,595	350,973	76,122	1,110,690
1882	1,562,085	387,218	1,949,303	719,656	396,398	66,459	1,182,513
1883	1,738,973	477,346	2,216,319	777,355	459,329	40,856	1,277,540
1884	1,932,506	499,074	2,431,580	671,448	508,573	48,821	21,228,842
1185	2,157,338	585,066	2,742,404	934,750	527,371	36,769	1,498,890
1886	2,482,113	672,547	3,154,660	1,316,175	659,938	109,450	2,085,563
1887	2,922,256	768,480	3,691,006	1,405,686	736,846	70,202	2,212,734
1888	3,260,800	777,266	4,038,066	1,416,516	874,657	52,651	2,343,824
1889*	4,570,918	1,234,146	5,805,064	2,001,150	1,091,027	65,411	3,157,588
1890	4,236,746	985,915	5,222,661	2,081,236	1,006,698	121,005	3,208,939
1891	4,508,834	1,097,710	5,606,544	2,036,711	1,093,215	55,465	3,185,391
1892	5,006,717	1,742,010	6,180,727	2,438,040	1,210,501	57,010	3,705,551
1893	5,476,059	1,281,031	6,757,090	2,265,703	1,432,144	57,994	3,755,841
1894	5,871,677	1,423,932	7,295,609	2,567,454	1,560,229	59,908	4,187,591
1895	6,297,930	1,508,649	7,806,579	3,070,440	1,723,309	132,112	4,935,861
1896	6,941,828	1,577,222	8,519,050	3,244,495	1,778,627	76,031	5,099,153
1897	7,579,816	1,992,213	9,572,029	3,641,627	2,119,437	83,774	5,844,838
1898	8,303,650	2,066,907	10,370,557	3,542,393	2,391,527	87,885	6,021,805
1989	9,256,570	2,202,132	11,458,702	3,801,089	2,616,951	88,510	5,605,550
1900	10,999,604	2,520,623	13,520,227	5,195,146	3,117,578	82,243	8,395,066
1901	11,074,492	2,792,261	13,866,753	4,890,754	2,262,458	128,442	8,281,654
1902	12,472,590	3,282,477	15,755,067	5,086,307	3,757,986	190,264	9,034,557
1903	13,883,211	3,684,797	17,568,008	5,516,778	4,443,827	202,787	10,163,392
1904	15,640,665	4,067,068	19,707,733	6,054,778	5,019,467	217,719	11,291,964
1905	18,402,474	5,298,800	23,701,274	8,225,574	5,711,905	218,835	14,156,314
1906	18,993,538	5,849,028	24,842,566	7,394,882	5,774,309	234,400	13,373,591
1907	20,223,264	5,869,641	26,092,905	8,551,233	6,022,905	272,886	14,847,024
1908	21,951,117	6,835,364	28,786,481	9,747,877	6,369,112	285,075	16,402,064
1909	24,236,724	7,560,785	21,797,509	10,271,551	6,743,299	315,238	17,330,088
1910	28,048,457	8,940,320	36,988,777	13,816,303	7,626,591	395,107	21,838,001
1911	29,725,159	9,789,237	39,514,396	12,210,823	8,789,678	407,616	21,408,117
1912	34,412,213	11,312,409	45,724,622	15,265,414	9,969,772	436,257	25,671,443
Total	347,420,307	99,509,449	446,929,756	151,586,287	99,637,211	4,839,065	256,062,563

*Including twenty months' business of the Canada Life.

VALUATION OF LIFE POLICIES IN CANADA.

The following are the results of the valuation of the policies of life insurance companies completed by the Department since the issue of the last report. The valuation was made on the basis of the British offices Om (5) Table of mortality, with 4 per cent interest for policies issued prior to January 1, 1900, and at 3½ per cent for policies issued on and after that date.

Life annuities were valued according to the British Offices Life Annuity Tables (1893) with interest at 4 per cent or 3½ per cent according as the date of issue was prior to Jan. 1, 1900, or on and after that date.

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Dominion Life Assurance Company.

Valuation as at December 31, 1912.

	Gross Amount in Force.			Reinsured.	
With-Profits—	Number.	Amount.	Reserve.	Amount.	Reserve.
Life	4,686	$ 8,209,529	$ 854,927	$ 260,532	$ 10,485
Endowment	3,279	4,598,933	1,178,952	165,000	30,065
Bonus	.....	35,803	23,364	.....	.....
"Shorten Term"	.....	.....	51,603	.....	.....
Totals	7,965	$ 12,844,265	$ 2,108,846	$ 425,532	$ 40,550
Without-Profits—					
Life	272	$ 664,656	$ 105,329	$ 95,263	$ 15,153
Endowment	165	115,757	43,005	52,000	13,617
Term	56	311,700	2,025	22,500	111
Life Annuities	4	(722)	4,112	.....	.....
Totals	497	$ 1,092,113	$ 154,471	$ 169,763	$ 28,881
Grand Totals	8,462	$ 13,936,378	$ 2,263,317	$ 595,295	$ 69,431

Note.—Deduction from above reserve allowed under section 42 (3) of Insurance Act, $55,560.

The Home Life Association.

Valuation as at December 31, 1912.

	Gross Amount in Force.			Reinsured.	
With-Profits—	Number.	Amount.	Reserve.	Amount.	Reserve.
Life	2,668	$ 3,442,895	$ 665,181	$ 10,000	$ 795
Endowment	1,038	1,308,355	460,428	4,000	1,398
Totals	3,706	$ 4,751,250	$ 1,125,609	$ 14,000	$ 2,193
Without-Profits—					
Life	344	$ 467,106	$ 76,183	$ 42,500	$ 3,893
Endowment	139	126,757	36,133	7,000	2,333
Term, etc	26	66,500	436	45,500	269
Annuities	1	(72.40)	417	.....	.....
Assessment	105	130,508	*12,000	.....	.....
Totals	615	$ 790,871	$ 125,169	$ 95,000	$ 6,495
Grand Totals	4,321	$ 5,542,121	$ 1,250,778	$ 109,000	$ 8,688

* The Company holds $12,000 as reserve against the assessment policies, which amount has been entered in the above summary. A valuation was, however, made by the Department by deducting from the value of the sums assured 93% of the value of the future assessments at the present annual rate. The reserves thus brought out was found to be $48,878.

Note.—Deduction from reserve permitted under section 42 (3) $9,029.

The London & Lancashire Life and General Assurance Association.

Valuation as at December 31, 1912.

	Gross Amount in Force. Number.	Amount.	Reserve.	Reinsured. Amount.	Reserve.
With-Profits—					
Life	2,320	$ 5,180,758	$ 804,153	$ 191,250	$ 33,866
Endowment	3,582	5,722,168	2,081,746	39,008	20,981
Bonus	.....	93,994	61,346	1,840	1,201
Premium Reduction	.....	.....	125	.....	.....
Totals	5,902	$10,996,920	$ 2,947,370	$ 232,098	$ 56,048
Without-Profits—					
Life	1,066	$ 2,712,921	$ 612,726	$ 194,765	$ 20,314
Endowment	426	527,410	161,152	18,827	9,023
Term	21	250,382	2,267	75,000	415
Annuities	1	(500)	7,829	.....	.....
Totals	1,514	$ 3,490,713	$ 783,974	$ 288,592	$ 29,752
Grand Totals	7,416	$ 14,487,633	$ 3,731,344	$ 520,690	$ 85,800

Note.—In addition to the amounts assured as entered above there is approximately $70,000 at risk under return premiums, the reserve therefor being included above.

The Mutual Life Insurance Company of New York.

Valuation as at December 31, 1912.

	Gross Amount in Force. Number.	Amount.	Reserve.
With-Profits—			
Life	11,317	$ 25,029,980	$ 5,756,827
Endowment	2,476	4,135,563	1,962,115
Term	473	2,802,428	24,269
Bonus	.....	442,638	276,077
Totals	14,266	$ 32,410,609	$ 18,019,288
Without-Profits—			
Life	1,353	$ 919,505	$ 384,330
Endowment	185	109,651	76,703
Term	113	140,523	7,039
Annuities—			
Life Annuities proper	30	(10,000)	69,043
Arising out of Assurance contracts	61	(13,253)	197,517
Totals	1,742	$ 1,169,679	$ 734,632
Grand Totals	16,008	$ 33,580,288	$ 8,753,920

No reinsured.

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National Life Assurance Company of Canada.

Valuation as at December 31, 1912.

	Gross in Force.			Reinsured.	
With-Profits—	Number.	Amount.	Reserve.	Amount.	Reserve
Life	5,560	$ 9,952,704	$ 853,745	$ 638,049	$ 24,472
Endowment	1,406	1,921,695	515,746	47,058	6,042
Term	32	61,000	2,391	5,000	40
Bonus	.....	105	56	.....	.....
Additional reserve on policies with premiums below 102·5% of gross net premiums	.....	.....	49	.....	.....
Totals	6,998	$ 11,935,504	$ 1,371,987	$ 690,107	$ 30,554
Without-Profits—					
Life	1,272	$ 3,076,094	$ 368,467	$ 525,890	$ 46,689
Endowment	225	461,592	55,128	5,492	339
Term	613	2,923,718	31,975	986,000	7,671
Additional reserve on policies with premiums below 102·5% of O^m (5) net premiums	.....	.....	10,281	.....	.....
Annuity	1	($35.36)	503	.....	.....
Totals	2,111	$ 6,461,404	$ 466,354	$ 1,517,382	$ 54,699
Grand Totals	9,109	$ 18,396,908	$ 1,838,341	$ 2,207,489	$ 85,253

NOTE 1.—In addition to the amounts assured as given above there is an additional amount at risk under return premiums of $43,172 of which $4,060 is reinsured. The reserve for these items is included above.

NOTE 2.—The deduction from the total reserve as given above allowed under section 42 (3) of the Insurance Act is $86,875.

Provident Savings Life Assurance Society.

Valuation as at December 31, 1912

	Gross policies in Force.		
With-Profits—	Number.	Amount.	Reserve.
Life	775	$ 1,190,529	$ 321,514
Endowment	183	276,936	132,103
Term	258	520,648	16,242
Totals	1,216	$ 1,988,113	$ 469,859
No reinsured.			
Annuities	1	($77.73)	1,196
Total reserve			$ 471,055

NOTE.—In addition to the amount assured as entered above for Life and Endowment Assurances there are certain additions at death, the amount at risk thereunder being $63,424, for which the appropriate reserve is included in the above statement.

La Sauvegarde Life Insurance Company.

Valuation as at December 31, 1912.

	Gross in Force.			Reinsured.	
With-Profits—	Number.	Amount.	Reserve.	Amount.	Reserve
Life	2,863	$ 3,168,788	$ 239,698	$ 18,000	$ 113
Endowment	1,168	1,403,900	190,138	18,000	85
Totals	4,031	$ 4,572,688	$ 429,836	$ 36,000	$ 198
Without-Profits—					
Life	255	$ 482,659	$ 39,642	$ 36,000	$ 170
Endowment	411	501,871	59,470	13,000	167
Term	60	105,500	1,673	10,000	42
Totals	726	$ 1,090,030	$ 100,785	$ 59,000	$ 379
Grand Totals	4,757	$ 5,662,718	$ 530,621	$ 95,000	$ 577

Note.—Amount of deduction from the above reserve permitted under Section 42 (3) of Insurance Act, $25,418.

Sun Life Assurance Company.

Valuation as at December 31, 1911.

	Gross in Force.		
With-Profits—	Number.	Amount.	Reserve.
Life	52,691	$ 86,294,909	$ 12,903,965
Endowment	39,947	60,309,942	15,616,633
Term	207	516,247	32,174
Bonus	.....	980,069	632,201
Totals	92,845	$148,101,167	$ 29,184,973
Without-Profits—			
Life	8,824	$ 12,632,774	$ 1,659,492
Endowment	7,110	3,023,661	960,345
Term	1,973	769,580	51,416
Life Annuities Proper	1,602	(6,194)	4,863,526
Arising out of Assurance Contracts	27	(482,168)	113,525
Totals	19,536	$ 16,426,015	$ 7,648,304
Grand Totals	112,381	$164,527,182	$ 36,833,277
Reinsured	.....	$ 308,967	$ 32,480

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The United States Life Insurance Company

Valuation as at December 31, 1912.

	Gross in Force.		
With-Profits—	Number.	Amount.	Reserve.
Life	283	$ 455,295	$ 140,696
Endowment	125	217,635	138,236
Term, etc	71	224,000	9,330
Bonus addition	.....	2,536	1,842
Totals	479	$ 899,466	$ 290,104
Without-Profits—			
Life	85	$ 232,758	$ 33,745
Endowment	30	39,566	7,482
Term, etc	80	218,115	8,868
Annuities	2	(29)	342
Totals	197	$ 490,439	$ 50,437
Grand Totals	676	$ 1,389,905	$ 340,541

No reinsured.

CANADIAN LIFE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian life insurance companies carry on business outside Canada in the several countries, states, &c., set opposite their respective names, viz :—

Name of Company.	Name of Countries, States, &c.
Canada Life Assurance Company	The States of Illinois, Michigan, Minnesota, Ohio, Pennsylvania and Washington in the United States of America; Great Britain and Ireland; Newfoundland and Bahamas.
Confederation Life Association	Great Britain; Newfoundland; Ireland; Mexico; Jamaica, Trinidad; Cuba; Canal Zone and Costa Rica.
Federal Life Assurance Company	Eastern Asia.
Great-West Life Assurance Co	State of North Dakota.
Imperial Life	Newfoundland; British West Indies; Dutch Guiana; British Guiana; French Guiana; Costa Rico and Porto Rico; Guatemala; San Salvador; Nicaragua.
Manufacturers Life Insurance Co	Newfoundland; Great Britain and Ireland; Egypt; Transvaal; Cape Colony; India; Ceylon; Siam; Straits Settlements and Federated Malay States; Java; Sumatra; Hong Kong; China (Treaty Ports) Philippine Islands; Japan; Bermuda; Barbadoes; Jamaica; Porto Rico; Trinidad; Cuba; Curacao; Grenada; Panama; Costa Rico; Dutch Guiana; British Honduras; Mexico; Santo Domingo; Pennsylvania; Illinois; Michigan; Ohio.
Mutual Life Assurance Company of Canada	Newfoundland.
National Life Assurance Co. of Canada	British West Indies.
North American Life Assurance Co	The States of Illinois, Michigan, Pennsylvania and Washington in the United States of America; Bahamas; Bermuda; West Indies and Newfoundland.
Sun Life Assurance Company of Canada	Great Britain; Newfoundland; Bermuda; Bahamas; West Indies; India and Burma; Ceylon; Straits Settlements; Egypt; Asia Minor; United States; Hawaii; Maryland; Michigan; New Jersey; Pennsylvania; Porto Rico; Virginia; Philippine Islands; Cuba; China; Japan; Belgium; Chile; Mexico; Central America; Java; Colombia; Peru; Manchuria; British Guiana; Dutch Guiana; Siam.

ASSESSMENT LIFE INSURANCE, 1912.

The business of insurance on the assessment plan has been carried on by four Canadian associations reporting to this office, three of them being fraternal societies, and the other the Commercial Travellers' Mutual Benefit Society.

The total amount of policies taken in Canada during the year 1912 by the four Canadian Associations above referred to was $19,167,381, which is greater than the amount of assessment policies of these associations taken in 1911 by $6,043,881, and the net amount in force at the end of the year was $144,913,387 which is greater than the amount in force at the end of the year 1911 by $5,047,199. The amount of the insurance terminated by death was $1,625,293, and by surrender and lapse, $11,285,447. The total terminations amount to 67.36 per cent of the amount of new policies.

The details of individual companies will be found on pages lxiv and lxv.

The total amount paid by members in Canada for membership fees, annual dues, assessments, &c., was $2,420,571, and the amount paid for death claims was $2,051,248.

Details of the assets and liabilities, income and expenditure will be found on pages lxvi to lxviii.

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, &c., &c.

The following extracts from Orders in Council, Minutes of the Treasury Board, &c. (all of which have been previously published), are here collected for convenience of reference :—

Particulars of Securities offered for Deposit.—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

'Date, date of maturity, place of payment of principal, rate of interest, how payable, *i.e.*, yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

'Also as regards municipalities whose bonds or debentures are offered :

'The population, assessed value, rate of taxation, assests, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

'The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.' (T.B., Nov. 9, 1888.)

Railway Debentures.—'The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian government, (T.B., Oct. 27, 1890,) *or by any province of Canada, by the United Kingdom or any British Colony ; or by the government of any foreign country if the company depositing the same is incorporated in such foreign country.* (*Insurance Act, 1910, sec. 15.*)

Loan Companies' Bonds.—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies's Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees ; that the loan companies which compose the said association may be divided into the following classes :—

I. 'Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 169 of the Revised Statutes of Ontario (1887), and commonly known as the "Building Societies' Act."

II. 'Companies incorporated under the "Canada Joint Stock Companies' Act, 1877," now known as the "Companies' Act," being chapter 79 of the Revised Statutes of Canada (1906).

III. 'Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.'

IV. 'Companies incorporated under the "Ontario Joint Stock Companies' Letters Patent Act, 1874," being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.'

V. 'Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, (now Part IV of "the Companies Act," chapter 79 of the Revised Statutes of Canada.'

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value, or 90 per cent of the market value when the market value is less than the par value.

(The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par. (See below T.B., June, 14, 1900.)

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.

2. It shall have a paid-up capital of at least $500,000.

3. It shall have been in successful operation as a loan company for not less than ten years.

4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.

5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

No assurance of acceptance of bonds by the Treasury Board.—The Superintendent asks the decision of the Board upon the following questions, viz.:—

'Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?

* * * * * * *. * * *

'The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased.' (T.B., April 1, 1889.)

Deposit Receipts.—'The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company.' (T.B., January 25, 1888.)

Bank Stocks, &c.—'Bank stock or shares in any private company will not be accepted.' (O.C., January 17, 1876.)

Registered Bonds as Deposits.—'When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department, be registered thus—in the name of "the Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.' (T.B., July 13, 1891.)

Registered Bonds deposited with financial agents in England.—'The Minister recommends that such securities be transferred to and registered in the names of the High Commissioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England.' (Approved by O.C., February 3, 1893.)

Foreign Municipal Securities.—'The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act.' (T.B., January 30, 1894.)

Exchange of Securities deposited with the Receiver General.—The Board established the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board. (T.B., October 28, 1899.)

Municipal and other Securities as Deposits.—The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent, schedules thereof, giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser. (T.B., June 14, 1900.)

Respecting quality of paper and type used in bonds to be hereafter deposited with the Receiver General.—The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference

to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than $38,000,000, which are held under and for the purposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-yearly or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures now held are of the commonest kind of paper; that the coupons attached, from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct that, of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908).

LEGAL DECISIONS.

Life Insurance.

(a) *Contract—Policy of Life Insurance for 6 Months—Homans Plan of Level Insurance discussed—Changed nature of policy in no way prejudicial—Bona Fides on part of Company—Costs.*

Middleton, J., held in a Homans plan of insurance, where the schedule in the contracts ceases at 60 years of age, that the right to renewal also ceases, and an action by a policyholder on the contract will not lie unless he alleges and proves grounds as fraud or misrepresentation.

The plaintiff, a policyholder in defendant company on what is known as the Homans plan, by which his assessments increase from year to year during its currency, sued for a rescission of the contract on the ground of fraud or misrepresentation inducing the contract.

J. H. Ingersoll, K.C., and A. C. Kingstone (St. Catharines), for the plaintiff.

G. H. Watson, K. C., and T. C. Haslett (Hamilton), for the defendants.

Hon. Mr. Justice Middleton—I have read very carefully all the correspondence and considered the evidence given by the plaintiff and conclude that there was no fraud or misrepresentation inducing the contract.

At the trial I was somewhat impressed by the statement made by the plaintiff that he was assured that the premium could never exceed the maximum named on the policy and from 60 on the premium would be level.

No such claim is made in the pleadings or in the long correspondence prior to the action in which the plaintiff many times set forth his grievances.

The policy must be construed as it is written, and both parties are bound by its terms.

The Homans plan of insurance has been generally misunderstood by policyholders and is one that readily lends itself to misrepresentation and hence has been discredited in practice.

Life insurance has come to be regarded as investment and in the case of ordinary level premium insurance this is the case.

In that type of insurance the members pay premiums which when invested would, if the member lived exactly the average life, produce the sum agreed to be paid. Those who do not reach the expected age gain, those who exceed the age lose, but in the long run there cannot be either gain or loss. The policyholder takes his chances of being a gainer or loser, but the fundamental idea is investment.

In the Homans plan the fundamental idea is quite different. Out of a certain number of persons of a given age alive to-day experience has shewn that so many may be expected to die within the next year, *e.g.*, to take the age of this insured 48. Of 7,495 persons living at the beginning of the year, experience shews that 106 would be expected to die within the year and 7,389 survive.

On this plan the company propose to exact a premium from the 7,495, which will enable them to meet the death claims of the 106, and this premium with a loading as a factor of safety and to cover expense and profit, is what is demanded.

The insurance is for the year and the year alone. There is no element of investment, the money received is to be paid out on the death claims and not to be retained for investment. This is what is called a natural premium plan.

The plan is in practice modified. The policy in this case contains two important provisions. 75% of the premium is to be placed in a 'death fund' so that if 'experience' varies from 'expectation' more than 25% this will operate as a reservoir or balance wheel and neutralize any adverse experience which upon the law of average may be expected. And secondly, the expenses are limited and the company is made to some extent 'mutual' by providing for an abatement from the stipulated premium for the next year of the profits of the last year.

As the age of the insured increases manifestly the annual premium must increase as the chance of an older man dying during the next year is greater and the actuaries' tables shew that from about 1 in 75 the ratio at 48, when Eckerlsey insured, the ratio has changed to 249 in 3,307, or about 1 in 13 at his present age of 72.

The insured usually fails to understand that in a policy of this class, if the life is normal, there is nothing to gain by renewing the insurance. The premium charged is the exact equivalent of the death risk—by allowing the policy to lapse the assured is not forfeiting any accumulated revenue—he has had from year to year the protection he has purchased, *i.e.*, insurance for the year. If an old man desire insurance for the year he must pay a large premium, for the risk assumed by the company for that year is large.

The only merit of the system is that it affords a young man who desires insurance during a limited time the maximum of temporary protection at the minimum of cost. If he survives this period then he will not continue the insurance at the high and practically prohibitive rates and realizing that he had had all he paid for he will not continue the temporary insurance.

The trouble is that the insured, not understanding the theory of the policy, prolong the insurance unduly and come to regard it in the light of an investment (like ordinary life insurance) instead of temporary protection (like fire insurance).

When a man reaches mature years and the premium becomes heavy, he will not, if his life is normal or better than normal, continue the risk, and will only pay the premium demand if he expects an early death, and so there is an automatic adverse selection in old age which has rendered the system unworkable from the standpoint of the company.

This consideration of the nature of the policy shews that the change of contract complained of by many of the insured has in no way prejudiced the plaintiff. I am clear that there is nothing in the contract to prevent any bona fide agreement between the company and other policyholders in the same class and there is no suggestion that the company have not in this matter acted in good faith.

There then remains the question as to the proper construction of the policy in question and this I find by no means easy. There is first the insurance for six months from 21st January, 1886, and then the provision:

'And the said company further promises and agrees to renew and extend this insurance during each successive half year from the date hereof, upon condition that the assured pays the mortuary premium herein provided for,' and a further sum of $3 for expenses.

In the conditions is found the following: 'Mortuary premiums required for the payment of actual death claims among the insured according to the rates for each $1,000, insured herein, as set forth in the official schedule for each actual age printed upon the back of this policy, shall be paid to the said company, before renewal for any succeeding term above provided.' On the back is printed a schedule:

'Maximum mortuary premiums for each $1,000 insured.' And then is given the premium for each year from 15 to 60. Below this is printed:

'The premiums after the first payment required to continue and extend the insurance can never exceed the maximum rates named in the above table,' but may be reduced by the surplus portion of the preceding premium not required to meet death claims.

After attaining sixty the insured claims that no greater premium than the maximum named in the schedule can be demanded as the price of renewal."

In Provident Savings Life Assurance Society of New York v. Mowat, 32 S. C. R. 147, the Court were enabled to come to a conclusion as to the meaning of the policy there in question by reason of an endorsement stating that the rates for ages beyond 60 years would be given on application, and in each of the two United States cases cited there was found some context to guide. In Hall v. Provident Savings Life Assurance Society of New York, 54 S.W.R. 109, it was a clause relating to insurance after the age of 60, which might be continued on the level rate plan at the premium for attained age, shewing in the opinion of the Court that it could not be contemplated that it continue at the stated rate as a level premium. In Jones v. Provident Savings Life Assurance Society of New York, 61 S. E. R. 388, the schedule was followed by '&c., &c.,' meaning 'and so on,' *i.e.*, in an increasing scale.

The conclusion at which I have arrived is that the schedule ceasing at 60 the right to renewal then ceased to be provided for by the policy and in event of renewal being desired terms must in each case be made. No premium is bargained for in anticipation and the policy 'runs out' as a contract and can only be continued at the will of the parties. This may place the company in an unfair position where the expectation of life is less than the average but in the case of this plaintiff whose expectation of life seems unusually good, he will no doubt when once he understands the basis upon which the premiums are computed allow his policy to lapse.

I can see no course open save to dismiss the action and doing so I do not give costs. Not because of any unfair conduct of those now in charge of the company (they appear to have been both fair and frank), but to shew my disapproval of the original form of policy which seems to me to be tricky and calculated to deceive. I think the rates should have been carried on so as to shew the great and prohibitive cost when the insured lives beyond seventy.

(June 7, 1911—Mr. Justice Middleton—Ecersley v. Federal Life Assurance Company of Canada—19 Ontario Weekly Reporter, p. 507.)

(f) *Mutual benefit societies—Interpretation of statutes—Meaning of words 'or renewed' in art. 7028 R. S. Q. 1909.*

Held.—The payment of monthly dues by the members of a mutual benefit society is not a renewal of the contract under which they joined it, in the sense contemplated in sect. 197 of the Act 8 Edw. VII, cap. LXIX, now art. 7028 R. S. Q. 1909. This article, therefore, does not apply to those who became members of the society and received their certificate of membership before the above statute was passed.

April 2, 1912—Superior Court of Quebec, Mr. Justice Greenshields—Cousins v. The Brotherhood of Locomotive Engineers— 42 Superior Court of Quebec Reports, p. 110.)

Article 7028, Revised Statutes, Quebec, 1909, is in the following words:—

1. Where an insurance contract made by any company or association, is evidenced by a written instrument, the company or association shall set out all the terms or conditions of the contract in full on the face or back of the instrument forming or evidencing the contract, and, unless so set out, no term or condition, stipulation or proviso modifying or impairing the effect of any such contract made or renewed after the tenth day of February, 1909, shall be good and valid or admissible in evidence to the prejudice of the assured or beneficiary.

2. Nothing contained in this article shall exclude the proposal or application of the assured from being considered with the contract, and the court shall determine how far the insurer was induced to enter into the contract by any misrepresentation contained in the said application or proposal.

3. A mutual benefit or charitable association may, however, instead of setting out the complete contract in the certificate or other instrument of contract indicate therein, by particular references, those articles or provisions of the constitution, by-laws or rules which contain all the material terms of the contract not inserted in the instrument of contract itself, and the association shall, at or before the delivery over of such instrument of contract, deliver also to the assured a copy of the constitution, by-laws and rules therein referred to.

(g) *Conditions of the contract—Necessity of setting them out in full—R.S.Q. 1909, art. 7028.*

Held.—Notwithstanding the statement in a certificate of life insurance issued by a mutual society, that the contract shall be subject to the conditions provided in its existing by-laws and in any other to be thereafter adopted, such *existing* conditions must be set out in full on the face or back of the certificate and such as grow out of subsequent by-laws, must be set out, in the same manner, either on renewal receipts or in notices attached thereto, or on a duplicate certificate, or in some other document showing that the insured is informed of their existence. Through failure to do so, the society is estopped from relying on such conditions in answer to a suit brought for recovery of the amount of insurance.

(June 8, 1912—Superior Court of Quebec, Mr. Justice Archibald—Cousins v. Moore es-qual.—42 Superior Court of Quebec Reports, p. 156.)

(d) Application as Warranty of Truth of Statements therein.

An application for life assurance which contains a condition that the statements made therein and any statements made in answer to the company's examining physician, should form the basis of the contract for such assurance, and that if there should be therein any untruth or suppression of facts material to the contract the policy should be void, does not amount to an absolute warranty of the truth of all the matters alleged. The statements contained in the application and made to the medical examiner are not more than statements founded on knowledge, information and belief, and unless it can be found that the applicant knowingly misstated the facts, and induced the issue of the policy on such statements, the company should not be exonerated from liability. Thomson v. Weems, L.R. 9 A.C. (H.L. Sc.) referred to.

(June 11, 1912—Court of King's Bench, Manitoba—Sawyer v. Mutual Life Assurance Co. of Canada—II Western Weekly Reports—p. 508.)

(c) Endowment policy—Surrender—Cash value—Action for rescission—Representation by agent—Inducement to insure.

The life of S. was insured by a twenty year endowment policy which provided that at the end of the term he could exercise one of three options including that of surrender of the policy on receipt of a sum to be ascertained in a specified manner. About ten months before the policy expired he wrote to the company asking for the amount payable on surrender which was promptly furnished, and, more than a year later, he brought action for a larger cash payment and in the alternative with rescission of the contract for insurance and return of the premium paid for interest, alleging that when he applied for the insurance he was informed by the agent of the company that the cash value of the policies surrendered would be the larger amount claimed. The trial judge directed rescission and return of the premiums as prayed. This judgment was reversed by the Court of Appeal.

Held, affirming the judgment of the Court of Appeal (23 Ont. L.R. 559) that as S. did not swear nor the evidence he adduced establish that he was induced to enter into the contract by the representations of the agent as to the sum payable on surrender, and it might fairly be inferred that had he been given the true figures he would still have taken the policy, his action must fail.

(Oct. 7, 1912—Supreme Court of Canada—John R. Shaw v. The Mutual Life Insurance Company of New York, on appeal from the Court of Appeal for Ontario—46 Supreme Court of Canada Reports, p. 696, 32 Canadian Law Times, p. 994.)

(*f*) *Proposition d'assurance—Déclarations de l'assuré—Dans quels cas les réticences ou fausses déclarations sont des causes de nullité du contrat—Déclarations touchant l'usage de l'alcohol—Déclarations touchant la santé de l'assuré et les maladies dont il a pu souffrir.*

Jugé.—Les réticences ou fausses déclarations, dans une proposition d'assurance sur la vie, ne sont des causes de nullité du contrat qui intervient à la suite, que si elles sont de nature à influer sur l'opinion du risque.

2. Le proposant qui, à la question "dites la quantité que vous buvez, chaque jour, de liqueurs, d'orge brassés, de vins, de spiritueux" repond "aucune, aucune, aucune," lorsqu'il n'a pas l'habitude d'en prendre chaque jour, et qu'il passe jusqu'à six mois sans en prendre ne commet, ni une réticence, ni une fausse déclaration.

3. La réponse "non" du proposant, aux questions.—avez-vous jamais eu quelque maladie grave? avez-vous jamais souffert de la gonorrhée"? alors qu'il avait subi une attaque de ce dernier mal, n'est pas une réticence, ni une fausse déclaration qui vicie le contrat, si la preuve démontre: 1. que le proposant ignorait le sens du mot gonorrhée, et. 2*e*. que l'attaque dont il avait souffert n'avait entrainé aucune conséquence sérieuse, et n'avait, en aucune façon, affecté sa santé.

(March 19, 1912—Superior Court of Quebec, Mr. Justice Lemieux—Prudential Insurance Co. v. Carrier—43 Superior Court of Quebec Reports p. 97.)

(*g*) *Application—Answers to Medical Examiner—Application and Answers Basis of Contract—Warranty of Truth of Statements—Application Containing Phrase "to the Best of my Knowledge, Information and Belief"—Duty of Medical Examiner.*

Where an application for life insurance declares that the statements of the applicant and his answers to the examining physician are true to the best of his knowledge, information and belief, the declaration is not an absolute warranty of the accuracy of the applicant's statements but is qualified as a whole by the words "to the best of my knowledge, information and belief.' Confederation Life v. Miller, 14 S.C.R. 330 followed.

The husband of plaintiff took out a policy of life assurance with the defendant company. By the terms of the policy the application and the answers to the company's medical examiner were made the basis of the contract. A short time after taking out the policy the assured died as the result of a disease of the heart, for which he had been treated previous to his application for insurance. The application read:—"I.....hereby declare that, to the best of my knowledge, information and belief, my health is good.....; that I usually enjoy good health.....; that the statements made above are respectively full, complete and true; and I agree that such statements with this declaration, and any statements made or to be made to the company's examining physician shall form the basis of the contract for such assurance; and if there be herein any untruth or suppression of facts material to the contract, the policy shall be void....." The questions put by the company's examining physician were on a printed form headed "Answers to be made by the applicant to the medical examiner. They were read without explanation and the answers were

written down on the form by that officer, sometimes not the exact words of the assured, but what the physician considered to be their substance. The answers were not read over to or by the applicant. They declared that the assured never had any "disease or disorder of the heart or blood vessels, atheroma, aneurism, palpitation of the heart, varicose veins, etc.," and never had any other serious illness, operation or injury, and was then in perfect health. To the question "When were you last attended by a physician, or when did you consult one, and for what disease'" the answer was "Three years ago for fractured rib." The form was signed by the assured beneath the words; I..... hereby declare that to the best of my knowledge, information and belief each of the above answers is full, complete and true, and is a combination of, and forms part of, my application for assurance." The assured has stated to the examining physician during the course of their interview that he had consulted his doctor a short time previously and had been told that he was suffering from acute indigestion. He was all right again after a few doses of medicine. But this the examining physician did not write down. It was shown that the assured had seen his doctor twice shortly prior to his application for insurance but there was some conflict of evidence as to whether at that time the assured had heart disease, and if so whether his doctor told him so. The disease could not be concealed by the assured and the company's physician examined him physically without discovering it and said he might have been suffering from the disease without knowing it.

Held, that the words "to the best of my knowledge, information and belief" qualified the whole of the paragraph in which they occurred, that the onus was upon the company of proving both that the assured was in fact suffering from heart disease and that he knew the fact, and held, on the evidence (Perdue, J. A., dissenting), that the company had failed to satisfy the burden of proof.

Held, also, that the warranty of the assured applied not to the answers written down but to the statements made to the physician and (Perdue, J. A. dissenting), that it was the doctor's duty to put down all the answers of the assured correctly and that the latter could not be prejudiced by the doctor's omission to do so. Biggar v. Rock Life Assce. Co. (1902) 1 K.B. 516, 71 L.J. K.B. 79 distinguished.

Per Perdue, J. A., (dissenting): It must be presumed that the assured read the answers before signing them, and if he did not take the trouble to read them, he must be treated as having adopted them: following Biggar v. Rock Life Assce. Co., supra.

Judgment of Macdonald, J., 2 W.W.R. 508 affirmed.

(November 18, 1912—Court of Appeal, Manitoba—Sawyer v. Mutual Life Assurance Co.—III Western Weekly Reports,, p. 328.)

LEGISLATION.

Ontario Legislation.

An Act to amend the Ontario Insurance Act, 1912, assented to 6th May 1913.

Section 166 of the Ontario Insurance Act, 1912, as originally enacted consisted of sub-sections 1 to 6 inclusive as set forth below. It was amended by the Ontario Act of last session by the addition thereto of sub-section 7 to 10 inclusive as given below. The whole section 166 as amended is as follows:—

166.—(1) Where the age of a person is material to a contract of insurance and was given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be voided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age bears to the premium proper to the actual age, both being taken as at the date of the contract, but in no case shall the amount recoverable exceed the amount stated or indicated in the contract:

Provided that where the application for and contract of insurance expressly limit the insurable age, and the actual age at the date of the application exceeds the age so limited, the contract shall, during the lifetime of the person on whose life the insurance was effected and not later than five years from the date of the contract, be voidable at the option of the insurer within thirty days after the error comes to his knowledge.

(2) If the error includes a fractional part of a year exceeding a half year, such fractional part shall be computed as a whole year, but if the fractional part does not exceed a half year it shall be disregarded in the computation.

(3) Where by the terms and for the purposes of the contract, the age was taken to be greater than the actual age, the number of years added to such age shall, for the purposes of the calculation be added to the actual age.

(4) Where an error is discovered in respect of a contract of insurance, or of any premium paid or to be paid upon such contract, nothing herein contained shall at any time before the maturity of the contract prevent an adjustment between the insurer and the assured of the amount of the insurance effected, or of any premium paid or to be paid.

(5) For the purposes of this section "premium" shall mean the net annual premium as shown in or deduced from the H^m Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at four and one-half per centum per annum.

(6) This section shall apply not only to any future application for, or contract of insurance, but also to any application heretofore taken and to any contract heretofore made.

(7) *Every insurance corporation registered under this Act shall send to every person with whom a contract is made, within one month thereafter, a printed notice*

mailed to the last known address of the insured in such form as the Superintendent shall approve, and annually therafter until proof of age is admitted, stating that the age of the insured is material to the contract, and evidence that the age stated in the application is the true age of the insured will be required before the policy is paid. This notice shall also be printed in red ink in type not smaller than 10 point upon all notices to the insured and upon all receipts for premiums.

(8) *Sub-section 7 shall not apply to contracts issued under the Industrial plan.*

(9) *Sub-section 7 shall not apply to a registered Friendly Society, provided that the notice mentioned therein is published on the first page of the official newspaper or journal of the Society, in each issue thereof, and printed in red ink in type not smaller than 10 point upon all Certificates issued by the Society, and upon all receipts or pass-books issued to the members.*

(10) *Upon failure of a corporation to comply with the provisions of sub-section 7, the corporation shall be deemed to have admitted the age mentioned in the application as the correct age.*

2. This section shall come into force on the 1st day of July, 1913.

(*Note.—The Superintendent referred to in Sub-section 7 is doubtless the Superintendent of Insurance for the Province of Ontario.*)

Section 175 of the said Act is amended so as to read as follows:—

(1) If no trustee of the insurance money is named or appointed, shares of infants may be paid to a trustee appointed by the High Court Division upon the application of the widow of the assured, or of the infants, or of their guardian, and such payment shall be a discharge to the insurer.

(3) Where insurance money not exceeding $3,000 is payable to the wife and children of the assured, and some or all of the children are infants, the court may appoint the widow of the assured, if she is the mother of such infants, as their guardian without security, and such insurance money may be paid to her as such guardian.

(4) A trustee, subject to the terms of the trust instrument, or a guardian, may invest the money received in any security in which trustees under the law of Ontario may invest trust funds, and may from time to time alter, vary and transpose the investments; and where the money is held for infants, may also apply all or part of the annual income arising from the share or presumptive share of each of the infants, in or towards his maintenance and education in such manner as the trustee or guardian thinks fit, and may also with the approval of the High Court or a Judge thereof, advance to and for any of the infants, notwithstanding his minority, the whole or any part of his share for his advancement or preferment in life or on his marriage.

Section 176 of the said Act is amended so as to read as follows:—

176.—(1) If there is no person competent to receive the share of an infant or lunatic at the time of the maturity of the contract, and the insurer admits the claim or any part thereof, he shall pay such share into the Supreme Court to the credit of the infant or lunatic, and such payment shall be a sufficient discharge to the insurer for the money paid, and the money shall be dealt with as the Court may direct.

(2) An order allowing the payment into Court shall not be necessary, but the payment shall be made the privity of the Accountant of the Supreme Court.

(3) In the case of an infant the insurer shall at the time of payment into court file with the Accountant an affidavit shewing the name and the date of birth of the infant.

(4) Notice of the payment into court shall be forthwith given by the insurer to the official guardian.

(5) The insurer may deduct from the share of the infant or lunatic, $5 for the costs of making the payment into Court.

(6) If the insurer does not within sixty days after the claim has been admitted, either pay the insurance money to some person competent to receive it or pay it into Court, the High Court Division or a Judge thereof may upon the application of a person competent to receive the money on behalf of the infant, or lunatic, order the insurance money, or any part thereof, to be paid to any person competent to receive the same, or to be paid into Court to be dealt with as the Court may direct, and any such payment shall be a discharge to the insurer.

Subsection 7 of Section 178 of said Act is amended so as to read as follows:—

(7) If one or more or all of the designated preferred beneficiaries, whether an apportionment has been made or not, die in the lifetime of the assured or if a sole preferred designated beneficiary dies in his lifetime, he may by a declaration provide that the share or shares of the person or persons so dying shall be for the benefit of the assured or of his estate or of any other person, whether or not such person belongs to the preferred class; and in the absence of any such declaration the share or shares of the person or persons so dying shall be for the benefit, in equal shares, of the survivor or survivors of such designated preferred beneficiaries, except where the person so dying is a child of the assured, and leaves a child or children surviving him, in which case his share and any share to which he would have become entitled if he had survived, shall be for the benefit of his child or children, in equal shares, and if there is no such surviving beneficiary and no such child entitled to take the insurance, shall be for the benefit in equal shares if there is more than one person entitled of the wife and children of the assured living at his death and the child or children of any deceased child who shall be entitled to the share which the parent then living would have taken, and if there is no surviving wife, child or grandchild, the insurance money shall form part of the estate of the insured.

RE Union Life Assurance Company.

On the 25th of June, 1913, an Order for the Winding-up of the Union Life Assurance Company was made under the Dominion Winding-up Act and on the 27th day of the same month, a contract was entered into whereby all the policies, ordinary and industrial, of the said Union Life, were reinsured by the Metropolitan Life Insurance Company of New York.

New Companies Licensed or Applying for License.

Since the beginning of the year 1913, a license for life insurance has been issued to an Australian company, The Mutual Life and Citizens Assurance Company. An application for a license has also been received from one Canadian Company, the Alberta-Saskatchewan Life Insurance Company, which was incorporated in 1911 by an Act of the Parliament of Canada. This application will receive consideration when the documents required by the Insurance Act have been filed and the deposit made with the Receiver General.

I have the honour to be, Sir,
Your obedient servant,

W. FITZGERALD.
Superintendent of Insurance.

ABSTRACT OF STATEMENTS

OF

LIFE INSURANCE COMPANIES IN CANADA

FOR THE YEAR 1912.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1912.

—	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments.)	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
Canadian Companies.	$		$		$		$	$	$	$	
British Columbia Life	64,486	687	1,596,058	901	2,132,370	None.	None.	None.	None.	None.	Dec. 31, 1912.
Canada Life (Canadian business)	2,929,045	3,846	11,123,679	46,505	101,102,423	771	1,710,897	1,637,208	293,886	None.	"
Capital Life	27,436	424	927,160	525	1,007,500	3	8,000	3,000	2,500	None.	"
Confederation (Canadian business)	1,732,656	3,361	6,208,738	33,255	52,105,916	618	905,169	927,848	69,312	None.	"
Continental Life	271,722	1,047	1,726,170	6,344	8,124,684	31	36,000	31,922	5,500	1,000	"
Crown Life	297,227	1,531	3,292,474	5,513	9,198,367	34	73,760	61,719	25,500	1,000	"
Dominion Life	425,804	850	1,726,810	8,459	13,341,060	52	77,375	64,509	16,730	9,000	"
Excelsior Life — Ordinary	497,393	1,626	2,674,836	11,968	16,009,393	71	80,620	83,472	21,200	6,000	"
Excelsior Life — Monthly	3,628	3	94	643	79,072	11	1,457	1,650	None.	None.	"
Federal Life (Canadian business)	850,181	2,199	3,648,675	16,734	24,143,448	158	271,113	261,006	50,000	None.	"
Great West (Canadian business)	2,767,964	7,577	19,553,409	39,469	81,187,997	213	393,981	431,963	60,164	None.	"
Home Life	203,830	149	210,080	4,319	5,427,624	43	54,433	49,712	11,500	None.	"
Imperial Life (Canadian business)	1,208,408	2,866	5,643,490	18,750	33,509,420	107	236,893	263,312	14,320	5,000	"
London Life — Ordinary	451,762	3,056	3,114,685	12,384	12,728,579	102	82,967	80,729	26,674	None.	"
London Life — Monthly	454,024	39,085	4,673,080	99,107	10,536,242	3,473	223,159	185,547	None.	None.	"
Manufacturers (Canadian business)	1,689,574	4,405	8,088,075	34,960	51,918,601	375	560,469	514,358	107,659	1,000	"
Monarch Life	108,680	662	1,864,000	2,158	4,783,348	3	8,000	6,385	3,072	None.	"
Mutual Life of Canada (Can. bus.)	2,668,214	5,207	10,858,284	45,873	76,084,524	495	792,041	773,321	77,927	2,000	"
National Life of Canada (Can. bus.)	505,968	1,916	5,377,250	9,050	16,137,079	46	70,544	55,680	14,420	None.	"
North American (Can. bus.)	1,550,689	2,935	5,571,795	28,566	44,150,054	322	541,922	560,941	67,139	None.	"
Northern Life	309,869	1,228	1,800,417	6,808	8,734,207	44	46,950	49,992	3,000	None.	"
Royal Guardians	94,525	419	303,850	2,448	3,485,089	40	72,324	57,376	23,054	2,000	"
La Sauvegarde	189,718	844	1,139,150	4,758	5,568,718	14	16,500	18,055	1,119	None.	"
Security Life	15,264	360	475,000	750	920,000	2	2,000	1,000	1,000	None.	"
Sovereign Life	129,198	314	831,482	1,799	3,511,099	4	7,927	10,013	150	None.	"
Subsidiary High Court of the A.O.F	53,540	412	360,100	2,427	2,152,753	8	5,954	6,954	None.	None.	"
Sun Life (Can. bus.) — Ordinary	3,241,190	7,985	14,601,354	57,375	89,873,320	794	1,328,713	1,275,534	95,259	20,000	"
Sun Life (Can. bus.) — Thrift	42,449	None.	None.	6,767	928,720	110	16,303	17,846	1,153	None.	"
Travellers Life of Canada	39,511	471	1,840,920	997	1,777,820	2	3,500	1,000	2,500	None.	"
Union Life — Ordinary	119,538	1,104	445,537	4,604	3,082,291	27	19,116	12,876	7,337	1,000	"
Union Life — Industrial	596,588	108,747	21,590,944	149,654	22,914,402	1,496	112,755	105,605	10,730	133	"
Totals for 1912	23,540,081	205,316	141,267,596	663,870	706,656,117	9,469	7,760,842	7,550,533	1,012,805	48,133	
Totals for 1911	20,736,480	186,643	110,077,453	619,644	626,770,154	8,179	6,678,083	6,350,731	911,335	15,040	
Increase, *i*; decrease, *d*	*i* 2,803,601	*i* 18,673	*i* 31,190,143	*i* 44,266	*i* 79,885,963	*i* 1,290	*i* 1,082,759	*i* 1,199,802	*i* 101,470	*i* 33,095	

British Companies.											
Commercial Union	28,416	7	14,845	196	776,330	12	27,371	27,119	1,786	None.	Dec. 31, 1912.
*Edinburgh Life	899	None.	None.	30	56,227	1	1,672	1,672	None.	None.	"
Gresham Life	12,009	145	458,000	172	521,307	1	2,000	2,000	None.	None.	"
*Life Association of Scotland	9,419	None.	None.	318	487,006	43	75,106	53,475	48,302	None.	April 5, 1912.
*Liverpool and London and Globe	2,752	None.	None.	63	109,633	1	2,000	9,525	2,000	None.	Dec. 31, 1912.
London and Lancashire Life	454,495	854	2,291,353	7,408	14,005,127	130	229,252	210,019	24,914	None.	"
*London Assurance	200	None.	None.	5	21,038	None.	None.	None.	None.	None.	"
North British and Mercantile	23,346	41	131,500	340	853,929	14	28,336	17,049	11,287	None.	"
*Norwich Union Life	3,170	None.	None.	101	145,473	3	3,044	3,044	None.	None.	"
Phœnix, of London	197,511	240	880,600	2,152	6,848,985	55	183,037	169,890	25,839	None.	"
Royal	204,838	527	1,584,904	2,618	6,229,204	17	52,673	59,101	None.	None.	"
*Scottish Amicable	1,188	None.	None.	34	82,755	4	21,527	25,136	None.	None.	"
*Scottish Provident	578	None.	None.	26	76,328	None.	None.	None.	None.	None.	"
Standard	818,494	708	1,958,750	11,261	24,052,551	336	753,481	736,580	102,389	None.	Nov. 15, 1912.
*Star	10,731	None.	None.	198	271,832	5	15,529	19,345	622	None.	Dec. 31, 1912.
Totals for 1912	1,768,046	2,522	7,319,952	24,922	54,537,725	622	1,395,028	1,333,955	217,139	None.	
Totals for 1911	1,680,731	2,072	5,591,832	24,039	50,919,675	545	1,278,405	1,333,911	159,095	2,139	
Increase, *i*; decrease, *d*	*i* 87,315	*i* 450	*i* 1,728,120	*i* 883	*i* 3,618,050	*i* 77	*i* 116,623	*i* 44	*i* 58,044	*d* 2,139	
American Companies.											
Ætna Life	692,898	702	1,871,299	12,610	20,621,531	366	463,154	456,608	40,540	None.	Dec. 31, 1912.
*Connecticut Mutual	26,434	None.	None.	590	997,250	46	67,592	53,814	17,107	None.	"
Equitable	785,981	1,086	2,422,284	10,655	22,300,032	215	490,502	574,331	48,085	None.	"
Germania Life	8,646	31	88,000	182	332,809	3	4,319	1,800	2,519	None.	"
Metropolitan (Ordinary	1,423,297	11,545	13,110,817	42,774	45,517,807	302	238,725	235,568	27,042	3,500	"
Metropolitan (Industrial	2,038,616	122,071	17,742,020	490,282	59,963,018	4,922	415,850	414,786	1,693	1,618	"
Mutual Life of New York	1,227,510	1,402	4,173,724	15,917	33,581,692	259	768,003	688,470	115,513	1,001	"
*National Life of United States	298	None.	None.	57	39,408	3	4,500	4,500	None.	None.	"
New York Life	2,092,993	4,041	9,216,568	31,847	59,112,301	407	807,013	788,070	97,884	15,540	"
*North Western Mutual	2,934	None.	None.	133	153,326	4	2,727	3,163	None.	None.	"
*Phœnix Mutual	15,916	None.	None.	430	388,936	3	3,000	3,000	None.	None.	"
Provident Savings	69,812	2	4,000	1,216	2,051,537	35	82,462	85,085	1,138	None.	"
Prudential (Ordinary	436,054	4,584	5,989,909	14,020	16,783,182	60	70,748	66,748	4,093	None.	"
Prudential (Industrial	736,959	97,189	13,030,122	177,226	22,432,611	1,170	112,472	108,171	6,479	541	"
State Life	40,374	5	9,037	204	1,325,110	1	5,000	5,000	None.	None.	"
Travelers Insurance Co	491,592	622	2,195,275	5,095	14,211,398	100	184,390	221,707	15,496	None.	"
Union Mutual	267,962	288	703,500	4,691	7,912,975	76	133,652	130,503	15,184	None.	"
United States Life	43,113	15	61,000	676	1,389,904	10	22,900	25,516	6,500	None.	"
Totals for 1912	10,401,389	243,583	70,617,555	808,605	309,114,827	7,982	3,877,009	3,866,840	399,273	22,200	
Totals for 1911	9,202,415	223,354	61,197,694	691,508	272,530,942	7,265	3,478,413	3,367,037	387,059	18,913	
Increase, *i*; decrease, *d*	*i* 1,198,974	*i* 20,229	*i* 9,419,861	*i* 117,097	*i* 36,583,885	*i* 717	*i* 398,596	*i* 499,803	*i* 12,214	*i* 3,287	

*These companies have ceased doing new business in Canada.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1912—*Concluded.*

RECAPITULATION.

—	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments).	Unsettled Claims.	
									Not Resisted.	Resisted.
	$		$		$		$	$	$	$
Canadian Companies	23,540,081	205,316	141,267,596	663,870	706,656,117	9,469	7,760,842	7,550,533	1,012,805	48,133
British Companies	1,768,046	2,522	7,319,952	24,922	54,537,725	622	1,395,028	1,333,955	217,139	None.
American Companies	10,401,389	243,583	70,617,555	808,605	309,114,827	7,982	3,877,009	3,866,840	399,273	22,200
Totals for 1912	35,709,516	451,421	219,205,103	1,497,397	1,070,308,669	18,073	13,032,879	12,751,328	1,629,217	70,333
Totals for 1911	31,619,626	412,069	176,866,979	1,335,191	950,220,771	15,989	11,434,901	11,051,679	1,457,489	36,092
Increase, *i*; decrease, *d*	*i*4,089,890	*i*39,352	*i*42,338,124	*i*162,206	*i*120,087,898	*i*2,084	*i*1,597,978	*i*1,699,649	*i*171,728	*i*34,241

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of Canada, for the Year 1912.

CANADA LIFE ASSURANCE COMPANY.

—	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force at Date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
	$		$		$		$	$	$	$
In Canada	2,929,045	3,846	11,123,679	46,505	101,102,423	771	1,710,897	1,637,208	293,886	None.
In other countries	2,224,950	1,936	4,439,917	18,761	40,832,314	140	353,853	361,088	32,615	None.
Totals	5,153,995	5,782	15,563,596	65,266	141,934,737	911	2,064,750	1,998,296	326,501	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada	1,732,656	3,361	6,208,738	33,255	52,105,916	618	905,169	927,848	69,312	None.
In other countries	646,640	1,546	4,903,857	4,298	10,950,057	43	107,403	115,422	12,202	None.
Totals	2,379,296	4,907	11,112,595	37,553	63,055,973	661	1,012,572	1,043,270	81,514	None.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	850,181	2,199	3,648,675	16,734	24,143,448	158	271,113	261,006	50,000	None.
In other countries	48,433	76	181,723	332	697,119	7	17,200	14,624	2,520	None.
Totals	898,614	2,275	3,830,398	17,066	24,840,567	165	288,313	253,630	52,520	None.

GREAT-WEST LIFE ASSURANCE COMPANY.

In Canada	2,767,964	7,577	19,553,409	39,469	81,187,997	213	393,981	431,963	60,164	None.
In other countries	50,091	440	714,355	1,037	1,804,275	4	5,500	4,500	2,000	None.
Totals	2,818,055	8,017	20,267,764	40,506	82,992,272	217	399,481	436,463	62,164	None.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of Canada, for the Year 1912—*Concluded.*

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force at Date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
	$		$		$		$	$	$	$
In Canada	1,208,408	2,866	5,643,490	18,750	33,509,420	107	236,893	263,312	14,320	5,000
In other countries	147,171	349	783,500	1,657	2,783,571	13	24,296	21,976	3,921	None.
Totals	1,355,579	3,215	6,426,990	20,407	36,292,991	120	261,189	285,288	18,241	5,000
MANUFACTURERS LIFE INSURANCE COMPANY.										
In Canada	1,689,574	4,405	8,088,075	34,960	51,918,601	375	560,469	514,358	107,659	1,000
In other countries	1,079,542	2,650	4,107,094	13,294	20,568,941	195	335,211	315,272	121,265	None.
Totals	2,769,116	7,055	12,195,169	48,254	72,487,542	570	895,680	829,630	228,924	1,000
MUTUAL LIFE ASSURANCE COMPANY OF CANADA.										
In Canada	2,668,214	5,207	10,858,284	45,873	76,084,524	495	792,041	773,321	77,927	2,000
In other countries	23,985	49	81,000	298	596,890	2	3,000	3,000	None.	None.
Totals	2,692,199	5,256	10,939,284	46,171	76,681,414	497	795,041	776,321	77,927	2,000
NATIONAL LIFE ASSURANCE COMPANY OF CANADA.										
In Canada	505,968	1,916	5,377,250	9,050	16,137,079	46	70,544	55,680	14,220	None.
In other countries	2,597	1	2,000	59	60,250	None.	None.	None.	None.	None.
Totals	508,565	1,917	5,379,250	9,109	16,197,329	46	70,544	55,680	14,220	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	1,550,689	2,935	5,571,795	28,566	44,150,054	322	541,922	560,941	67,139	None.
In other countries	179,990	413	759,240	3,105	4,917,439	23	38,500	27,025	8,500	None.
Totals	1,730,679	3,348	6,331,035	31,671	49,067,493	345	580,422	587,966	75,639	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada	3,283,639	7,985	14,601,354	64,142	90,802,040	904	1,345,016	1,293,380	96,412	20,000
In other countries	6,468,707	8,365	16,082,199	54,746	91,930,380	889	1,386,107	1,330,923	366,834	None.
Totals	9,752,346	16,350	30,683,553	118,888	182,732,420	1,793	2,731,123	2,624,303	463,246	20,000

*Canadian Life Companies

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.
	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	None.	54,190 35	None.	None.
Canada Life	3,028,899 73	16,856,726 27	152,505 77	6,975,018 69
Capital Life	None.	59,800 00	None.	None.
Confederation	1,606,165 83	6,030,356 39	21,668 29	2,283,104 31
Continental	450,000 00	389,930 18	23,438 86	111,363 95
Crown Life	210,567 70	428,046 96	8,000 00	170,170 80
Dominion Life	21,500 00	2,298,157 58	None.	171,145 72
Excelsior Life	114,000 00	2,207,398 75	None.	230,244 09
Federal Life	320,000 00	1,614,370 61	167,520 87	628,148 20
Great-West	528,717 26	8,656,616 79	None.	1,454,482 66
Home Life	166,618 81	462,663 72	20,000 00	185,781 86
Imperial Life	295,611 61	5,577,617 68	72,781 79	801,940 14
London Life	25,000 00	3,339,754 48	1,230 00	213,003 24
Manufacturers	8,176 85	7,770,173 48	278,576 43	2,088,456 93
Monarch Life	1,100 00	286,971 18	None.	8,002 37
Mutual Life of Canada	229,351 59	11,051,716 34	None.	2,527,162 96
National Life of Canada	210,000 00	None.	None.	263,496 18
North American	120,836 20	4,152,410 80	155,125 00	1,672,629 17
Northern Life	None.	1,022,102 58	21,972 60	152,221 75
Royal Guardians	90,000 00	114,730 00	None.	57,569 72
La Sauvegarde	173,644 54	188,014 40	None.	33,795 75
Security Life	None.	None.	None.	None.
Sovereign Life	None.	439,216 97	None.	123,696 43
Subsidiary High Court of the A.O.F.	None.	1,900 00	None.	11,506 25
Sun Life	1,240,488 14	2,141,721 83	1,967,013 03	5,655,721 53
Travellers Life of Canada	None.	None.	None.	None.
Union Life	190,779 14	103,680 35	None.	61,199 92
Totals	9,031,457 40	75,248,267 69	2,889,832 64	25,879,862 62

*Among the assets of certain of the above companies are included bonus stocks, acquired in connection (such value being then included in the above figures); in the other instances the stocks are not yet deemed

Assets, 1912.

Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
57,574 00	None.	15,697 88	2,434 07	13,841 67	4,693 61	148,431 58
14,367,560 52	5,003,208 00	181,382 42	996,552 36	739,383 45	286 28	48,301,523 49
95,582 80	None.	8,758 15	2,952 89	8,434 17	2,495 06	178,023 07
5,405,314 55	811,015 23	191,403 94	349,723 77	563,378 17	3,844 90	17,265,975 38
375,287 01	None.	45,052 69	10,371 86	52,537 84	4,384 85	1,462,367 24
176,478 63	29,100 00	93,997 25	25,741 17	83,020 75	8,777 49	1,233,900 75
188,552 86	None.	1,305 62	84,334 41	107,892 35	165 39	2,873,053 93
52,100 00	None.	33,388 82	98,123 94	121,396 24	8,374 82	2,865,026 66
1,708,690 56	36,400 00	123,388 42	76,215 44	199,641 00	13,241 85	4,887,616 95
309,362 48	331,962 50	23,740 65	342,142 80	598,359 42	6,597 08	12,251,981 64
158,634 32	22,000 00	117,969 39	45,304 30	28,156 53	1,659 84	1,208,788 77
696,356 23	26,611 75	169,313 30	211,865 53	278,929 73	3,392 30	8,134,420 06
163,549 01	77,725 00	30,105 86	107,627 83	94,402 95	6,977 76	4,059,376 13
3,762,399 24	999,918 70	272,111 68	481,410 06	462,864 80	8,858 90	16,132,947 07
54,575 55	None.	3,500 30	16,496 28	82,118 83	4,527 89	457,292 40
5,058,053 96	None.	283,112 84	487,694 48	433,711 10	None.	20,070,803 27
1,300,295 49	169,194 00	12,588 63	22,728 34	96,153 87	18,824 32	2,093,280 83
4,695,950 41	1,863,456 97	72,837 87	179,771 31	307,778 83	2,581 73	13,223,378 29
384,555 29	40,955 00	65,196 56	38,978 50	35,311 57	48,933 66	1,810,227 51
95,134 41	None.	9,468 74	4,273 87	11,565 00	5,737 32	388,479 06
272,696 26	None.	83,835 79	9,318 06	26,091 57	4,155 60	791,551 97
53,940 30	None.	14,139 73	249 12	13,729 06	4,287 78	86,345 99
337,362 23	None.	17,668 29	14,661 43	18,660 65	3,472 71	954,738 71
254,602 05	None.	21,256 75	3,642 83	9,114 86	None.	302,022 74
29,572 084 44	6,696,462 00	949,687 42	400,404 43	884,700 34	97,333 33	49,605,616 49
86,700 00	None.	39,119 56	760 67	21,637 13	3,102 22	151,319 58
55,316 19	190,087 99	15,690 81	23,641 67	30,002 61	23,986 86	694,385 54
69,738,708 79	16,298,097 14	2,895,719 36	4,037,421 42	5,322,814 49	290,693 55	211,632,875 10

with bond purchases. In some instances the value has been assigned by the companies to these stocks to be of appreciable or certain value. Particulars of all such stock holdings will appear in the full report.

Companies.	Unsettled Claims.	*Net Reinsurance Reserve.	Sundry.	Total Liabilities including Reserve, but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital stock Paid up.	Basis of Reserve.—(Statutory basis: Issued prior to Jan. 1, 1900—(*a*) Assurances O^m (5) 4% (*b*) Annuities O[am] & O [af] 4% Issued since Dec. 31, 1899—(*a*) Assurances O^m (5) 3½% (*b*) Annuities O [am] & O [af] 3½%)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
British Columbia Life	None.	*a* 40,092 00	2,350 05	42,442 05	105,989 53	97,497 10	O^m (5) 3½%.
Canada Life	326,500 89	41,548,369 00	453,794 29	42,328,664 18	5,972,859 31	1,000 000 00	Par. Asscs. since 1899 H^m 3%. All other Asscs. and bonuses H^m 3½%. Annuities Gov. Ann. select 3% & 3½%.
Capital Life	2,500 00	*b* 15,607 90	3,245 83	21,353 73	156,669 34	122,480 00	Non-Par. O^m (5) 3½%; Par. O^m (5) 3%.
Confederation	81,513 86	15,206,970 00	136,191 69	15,424,675 55	1,841,299 83	100,000 00	Issued at Ord. rates O^m (5); Tropical, Am. Trop. Int.—prior to Jan. 1, 1896, 4%; '96-'99 incl. 3½%; 1900-11 incl. 3%. Annuities B.O. ann. 3½%.
Continental	6,500 00	*c* 1,126,872 00	55,581 69	1,188,953 69	273,413 55	200,000 00	Statutory.
Crown Life	26,500 00	*d* 964,984 00	49,303 47	1,040,787 47	198,113 28	100,944 51	H^m 3½%. Annuities. B.O. Select 3½%.
Dominion Life	25,730 00	2,208,886 69	134,450 90	2,369,067 59	503,986 34	100,000 00	Prior to Jan. 1, 1910, H^m 3½%; since Dec. 31, 1909 O^m (5) 3%.
Excelsior Life	27,200 00	2,406,936 00	54,808 50	2,488,944 50	376,082 16	75,000 00	Monthly business H^m 4½%. Life and Lim. Life 1910-12 H^m 3%. All other H^m 3½%.
Federal Life	52,520 00	4,406,130 00	88,110 00	4,546,760 00	340,856 95	130,000 00	Prior to 1900 H^m 4%, since Jan. 1st, 1900 H^m 3% and 3½%. Ann. B.O. Select 3½%.
Great-West	62,163 90	9,584,277 00	380,489 85	10,026,930 75	2,225,050 89	550 000,00	3% business A^m 3% and O^m (5) 3%. All other O^m (5) 3½%. Annuities B.O. select 3½%.
Home Life	11,500 00	*e* 1,247,129 00	8,222 31	† 1,266,851 31	−58,062 54	219,200 00	H^m for O^m (5) otherwise Statutory.
Imperial Life	23,241 20	6,338,568 00	378,198 09	6,740,007 29	1,394,412 77	450,000 00	H^m 3%; Tropical & Sub.-Trop. business prior to 1899 A^m Tropical 3½%, subsequent, 3%; Annuities, B.O. Select 3½%.
London Life	26,674 46	3,693,637 00	137,690 41	3,858,001 87	201,374 26	50,000 00	Ord: Issued prior to Jan. 1 1910, H^m 3½%; since O^m (5) 3%. Indust.: Issued prior to Jan. 1900, Comb'd. 3½%; since Farr's No. 3, 3%.
Manufacturers	229,923 57	13,892,632 00	378,240 09	14,500,795 66	1,632,151 41	300,000 00	H^m 3½% with extra for excess guarantees; Tropical, A^m Trop. 3½%; Sub-Trop. mean of H^m & A^m Trop. 3½%; Annuities, B.O. Select 3½%.
Monarch Life	3,072 45	*f* 237,753 00	18,656 36	259,481 81	197,810 59	100,735 04	O^m (5) 3½%.

Mutual Life of Canada	77,926 67	16,161,753 55	236,908 69	16,476,588 91	3,594,214 36	None.	Prior to 1903 O^m (5) 3½%; 1903 et seq. O^m (5) 3%; Annuities, statutory prior to 1902, since at 3%.
National Life of Canada	14,420 00	*g* 1,666,215 00	78,485'32	1,759,120 32	334,160 51	250,000 00	H^m 3½%.
North American	75,638 80	11,383,650 00	128,043 71	11,587,332 51	1,636,045 78	60,000 00	H^m 3½%; Tropical, A^m Trop. 3%; Sub-Trop. mean of H^m & A^m. Trop. 3%; B.O. Ann, 3½%.
Northern Life	3,000 00	*h* 1,270,213 75	20,483 56	1,293,697 31	516,530 20	464,177 50	Prior to 1900, mean of H^m 4½% & O^m (5) 3½%; since Dec. 31, 1899, O^m (5) 3½%.
Royal Guardians	25,054 40	240,779 00	13,019 98	278,853 38	109,625 68	None.	National Fraternal Congress 4%.
La Sauvegarde	1,119 00	*i* 504,626 00	104,139 26	609,884 26	181,667 71	179,330 00	O^m (5) 3½%
Security Life	1,000 00	*j* 16,180 00	2,260 00	19,440 00	66,905 99	70,441 00	Life, O^m (5) 3%; End. O^m (5) 3½%.
Sovereign Life	150 00	*k* 582,842 00	7,674 24	590,666 24	364,072 47	209,995 00	Non-Par. O^m (5) 3½%; Par. O^m (5) 3%. H^m 3½%.
Subsidiary High Court of the A. O. F.	None.	265,574 00	None.	265,574 00	36,448 74	None	O^m (5) 3½%.
Sun Life	483,246 07	42,916,614 94	624,673 66	44,024,534 67	5,581,081 82	250,000 00	Prior to Dec. 31, 1902, O^m (5) 3½%, since O^m (5) 3%; Annuities O [af] and O [am] 3½%.
Travellers Life of Canada	2,500 00	*l* 49,175 33	1,707 71	53,383 04	97,936 54	96,800 00	Life O^m (5) 3%; End. & Term O^m (5) 3½%.
Union Life	19,200 00	1,267,584 00	33,105762	1,319,889 62	−625,504 08	742,705 63	Ordinary Branch H^m 3½%; Industrial, H^m Supplemented by E.L. No. 4, (Male) below age 10.
Totals	1,608,795 27	179,244,051 16	3,529,835 28	184,382,681 71	27,250,193 39	5,919,305 78	.....

†The Home Life Association of Canada have a contract with the People's Life Insurance Company under which the Peoples' Life receive a renewal commission of 7½ per cent of the premium actually collected in respect of Peoples' Life policies reinsured by the Home Life or in respect of Home Life policies issued in substitution of Peoples' Life policies. This contract expires on August 31, 1915. The Home Life have also a contract with Mr. J. K. McCutcheon, under which the said McCutcheon receives as general manager a salary of $5,000 per annum and a percentage of 3½ per cent of the gross actual premiums collected by the Association in each year, the percentage, however, not to exceed $7,100 in any one year. This contract terminates on October 13, 1920. The Department of Justice is of the opinion that these contracts do not constitute liabilities requiring capitalization as such.

*The following companies have made a deduction from Reserve as allowed under section 42 subsection 3 of the Insurance Act, 1910:—(*a*) British Columbia, $22.710; (*b*) Capital, $11,257.40; (*c*) Continental, $32,603; (*d*) Crown, $46,627; (*e*) Home, $2,224; (*f*) Monarch, $29,114; (*g*) National, $86,873.00; (*h*) Northern, $36,027.43; (*i*) La Sauvegarde, $25,418.00; (*j*) Security, $9,094; (*k*) Sovereign, $11,594; (*l*) Travellers, $18,134.18.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1912.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Bonds and Debentures.	Stocks.	Cash on hand and in banks or deposited with Government.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	None.	3,092,753 52	None.	16,322 79	257,547 28	None.	267,276 05	37,383 13	4,304 23	None.	3,675,587 00
Edinburgh Life	None.	None.	None.	3,474 80	91,606 67	None.	None.	119 48	21 67	None.	95,222 62
Gresham Life	130,000 00	595,700 00	None.	None.	73,250 00	None.	50 00	6,451 67	2,598 99	10,530 15	818,580 81
Life Association of Scotland	None.	None.	None.	72,988 50	151,847 30	None.	3,595 90	939 32	2,444 08	None.	231,815 10
*Liverpool and London and Globe											
London and Lancashire Life	235,600 00	1,663,042 48	6,500 00	365,647 00	2,824,991 26	None.	28,707 95	76,455 75	109,433 88	5,719 87	5,316,098 19
*London Assurance											
*North British & Mercantile											
Norwich Union Life	None.	None.	None.	None.	182,280 00	None.	8,152 33	None.	None.	None.	190,432 33
Phœnix, of London	220,463 77	1,466,375 16	None.	189,808 43	669,209 36	None.	40,671 00	48,716 35	35,497 46	13,268 00	2,684,009 53
*Royal											
Scottish Amicable	None.	None.	None.	3,903 07	147,994 04	None.	None.	None.	22 27	None.	151,919 38
Scottish Provident	None.	None.	None.	9,563 00	90,680 60	None.	None.	1,255 60	None.	None.	101,499 20
Standard	324,970 44	5,195,954 31	135,000 00	1,293,120 38	9,419,588 66	None.	138 60	25,587 89	124,495 12	628 19	16,519,483 59
Star	None.	396,848 18	None.	10,843 26	2,300,189 55	151,984 03	3,543 26	41,244 04	1,304 75	593 52	2,906,550 59
Totals	911,034 21	12,410,673 65	141,500 00	1,965,671 23	16,209,184 72	151,984 03	352,135 09	238,153 23	280,122 45	30,739 73	32,691,198 34

*These companies also do fire business. For their assets and liabilities in Canada, see Volume I.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada, for the Year 1912.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Bonds and Debentures.	Stocks.	Cash on hand and in banks or deposited with Government.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.
American Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Life	None.	None.	None.	699,953 35	4,728,305 33	None.	8,694 53	64,662 18	72,280 90	None.	5,573,896 29
Connecticut Mutual	None.	None.	None.	None.	110,745 80	None.	None.	None.	None.	None.	110,745 80
Equitable	None.	773,000 00	None.	877,659 85	6,177,851 15	None.	72,835,14	91,688 71	65,103 41	None.	8,058,138 26
Germania Life	Mone.	None.	None.	22,277 00	166,660 10	None.	None.	2,987 02	1,162 08	None.	193,086 20
Metropolitan	58,682 73	2,362,250 00	None.	593,515 78	10,269,796 03	None.	None.	197,203 33	330,846 24	None.	13,812,294 11
Mutual Life of New York	None.	None.	None.	1,354,611 17	7,700,992 75	None.	24,833 35	136,752 62	104,771 23	None.	9,321,961 12
National Life of U.S.	None.	None.	None.	None.	57,400 00	None.	None.	633 33	18 18	None.	58,051 51
New York Life	None.	1,205,000 00	None.	2,433,403 51	9,552,579 11	None.	94,364 88	148,604 35	159,204 01	124 64	13,593,280 50
North Western Mutual	None.	None.	None.	1,957 50	114,000 00	None.	None.	72 72	138 20	None.	116,168 42
Phœnix Mutual	None.	None.	None.	None.	131,272 80	None.	None.	None.	311 29	None.	131,584 09
Provident Savings	None.	None.	None.	65,127 03	435,246 39	None.	None.	7,712 43	5,517 00	None.	513,602 85
Prudential	None.	None.	None.	96,918 78	1,685,264 50	None.	136,247 10	30,721 81	109,231 30	None.	2,058,383 49
State Life	None.	60,000 00	None.	28,051 07	122,612 40	None.	None.	2,119 44	174 72	None.	212,957 63
Travelers Insurance Co.	None.	1,378,062 53	None.	543,857 00	2,849,843 79	None.	87,879 39	67,009 48	76,622 36	None.	5,003,274 55
Union Mutual	None.	None.	None.	201,737 70	1,555,888 06	17,000 00	17,571 90	15,903 53	34,566 36	None.	1,842,667 55
United States Life	None.	None.	None.	54,296 79	280,085 53	None.	None.	3,499 50	4,895 18	None.	342,777 00
Totals	58,682 73	5,778,312 53	None.	6,973,366 53	45,938,543 74	17,000 00	442,426 29	769,570 45	964,842 46	124 64	60,942,869 37

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada, for the Year 1912.

LIABILITIES IN CANADA, 1912.

—	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	*e* Excess of Assets over Liabilities. — *d* The Reverse.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	1,785 58	249,990 09	None.	251,775 67	*e* 3,423,811 33
Edinburgh Life	None.	42,607 70	18,552 71	61,160 41	*e* 34,062 21
Gresham Life	None.	10,000 00	322 40	10,322 40	*e* 808,258 41
Life Association of Scotland	48,301 63	517,642 32	None.	565,943 95	*d* 334,128 85
Liverpool & London & Globe	2,000 00	70,000 00	45 00	72,045 00	
London and Lancashire Life	24,913 75	3,645,544 00	24,668 35	3,695,126 10	*e* 1,620,972 09
London Assurance	None.	13,139 00	None.	13,139 00	
North British & Mercantile	11,287 47	399,056 70	320 21	410,664 38	
Norwich Union Life	None.	60,000 00	47,655 00	107,655 00	*e* 82,777 33
Phœnix, of London	25,839 25	2,383,447 00	6,150 00	2,415,436 25	*e* 268,573 23
Royal	None.	789,448 00	4,018 18	793,466 18	
Scottish Amicable	None.	61,821 27	2,998 63	64,819 90	*e* 87,099 48
Scottish Provident	None.	59,319 80	None.	59,319 80	*e* 42,179 40
Standard	102,389 42	9,459,479 00	169,634 63	9,731,503 05	*e* 6,787,980 54
Star	621 75	137,651 00	None.	138,272 75	*e* 2,768,277 84
Totals	217,138 85	17,899,145 88	274,355 11	18,390,649 84	
American Companies.					
Ætna Life	40,540 00	6,146,506 00	51,084 81	6,238,130 81	*d* 664,234 52
Connecticut Mutual	17,107 00	492,737 00	None.	509,844 00	*d* 399,093 20
Equitable	48,085 19	6,605,845 00	74,427 40	6,728,357 59	*e* 1,329,780 67
Germania Life	2,519 10	113,812 00	1,026 86	117,357 96	*e* 75,728 24
Metropolitan	33,852 50	11,361,602 00	287,362 45	11,682,816 95	*e* 2,129,477 16
Mutual Life of New York	116,514 49	8,826,467 19	103,263 99	9,046,245 67	*e* 275,715 45
National Life of U.S.	None.	27,080 00	None.	27,080 00	*e* 30,971 51
New York Life	113,423 98	12,956,539 00	173,050 57	13,243,013 55	*e* 350,266 95
North Western Mutual	None.	88,001 00	102 60	88,103 60	*e* 28,064 82
Phœnix Mutual	None.	275,000 00	None.	275,000 00	*d* 143,415 91
Provident Savings	1,138 00	471,055 00	6,547 93	478,740 93	*e* 34,861 92
Prudential	11,112 87	1,626,014 00	43,475 56	1,680,602 43	*e* 377,781 06
State Life	None.	179,858 00	3,660 70	183,518 70	*e* 29,438 93
Travelers Insurance Co	15,496 00	3,603,705 00	257,885 22	3,877,086 22	*e* 1,126,188 33
Union Mutual	15,184 18	1,754,795 00	5,535 99	1,775,515 17	*e* 67,152 38
United States Life	6,500 00	340,541 00	2,413 32	349,454 32	*d* 6,677 32
Totals	421,473 31	54,869,557 19	1,009,837 40	56,300,867 90	*e* 4,642,001 47

*Loss on securities sold. **Premium on capital stock. †Including $92,325 for premium on capital stock. ††Premium on capital stock. ‡Premium on capital stock. ‡‡Including $100 for premium on capital stock. (*a*) Including $31,530 for premium on capital stock. (*b*) Including $31,690.01 for premium on capital stock. (*c*) Including $24,725 for premium on capital stock. (*d*) Including $3,786.24 for premium on capital stock.

Received on account of capital stock not included in income:—

British Columbia Life, $5,638.41; Capital Life, $122,480; Crown Life, $889.74; Great-West Life, $1,500; Monarch Life, $125; National Life of Canada, $25,000; Northern Life, $4,396.12; La Sauvegarde, $30,005; Security Life, $2,460.50; Travellers Life of Canada, $11,920; Union Life, $1,472.68.

TABLE showing the Cash Income, excluding Receipts on account of Capital Stock, of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch, for the Year 1912.

—	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	64,485 70	None.	8,305 12	**34,600 35	107,391 17
Canada Life	4,450,674 38	703,320 41	2,139,704 37	98,580 58	7,392,279 74
Capital Life	27,435 82	None.	5,855 60	†92,325 00	125,616 42
Confederation	2,185,439 07	193,857 41	793,321 97	102,150 02	3,274,768 47
Continental	271,721 63	None.	45,554 08	24,731 52	342,007 23
Crown Life	297,227 00	None.	46,923 02	††233 23	344,383 25
Dominion Life	424,753 58	1,050 00	179,492 37	None.	605,295 95
Excelsior Life	501,021 34	None.	164,276 32	7,943 14	673,240 80
Federal Life	897,244 28	1,370 43	233,783 64	29,920 62	1,162,318 97
Great-West	2,810,490 30	7,564 50	716,385 26	20,784 34	3,555,224 40
Home Life	203,830 45	None.	52,673 11	*—657 49	255,846 07
Imperial Life	1,355,578 68	None.	437,145 17	5,221 20	1,797,945 05
London Life	905,786 65	None.	226,981 20	1,704 88	1,134,472 73
Manufacturers	2,769,116 10	None.	771,103 04	256,350 03	3,796,569 17
Monarch Life	108,679 65	None.	21,941 04	‡1,475 00	132,095 69
Mutual Life of Canada	2,684,658 16	7,541 11	1,007,311 31	54 43	3,699,565 01
National Life of Canada	508,564 60	None.	68,725 66	8,958 49	586,248 75
North American	1,730,679 00	None.	667,973 94	5,323 19	2,403,976 13
Northern Life	309,869 12	None.	87,886 05	‡‡1,747 50	399,502 67
Royal Guardians	94,524 56	None.	15,876 53	8,134 05	118,535 14
La Sauvegarde	189,718 24	None.	19,692 21	(*a*)96,157 59	305,568 04
Security Life	15,263 86	None.	2,749 89	(*b*)32,380 01	50,393 76
Sovereign Life	129,197 73	None.	51,341 04	None.	180,538 77
Subsidiary High Court, A.O.F.	53,539 85	None.	14,368 33	None.	67,908 18
Sun Life	7,743,649 94	2,008,722 32	2,564,414 57	56,245 87	12,373,032 70
Travellers Life of Canada	39,510 58	None.	6,168 42	(*c*)25,430 00	71,109 00
Union Life	716,126 36	None.	43,537 93	(*d*) 9,124 20	768,788 49
Totals	31,488,786 63	2,923,426 18	10,393,491 19	918,917 75	45,724,621 75
British Companies.					
Commercial Union	28,364 42	51 16	161,611 41	1,102 38	191,129 37
Edinburgh Life	898 81	None.	25,782 09	None.	26,680 90
Gresham Life	11,708 80	300 00	18,006 97	None.	30,015 77
Life Association of Scotland	9,418 57	None.	4,104 42	None.	13,522 99
Liverpool and London & Globe	2,752 32	None.	None.	None.	2,752 32
London and Lancashire Life	454,495 39	None.	221,908 57	12,328 03	688,731 99
London Assurance	199 96	None.	None.	None.	199 96
North British and Mercantile	23,346 01	None.	None.	None.	23,346 01
Norwich Union Life	3,170 02	None.	357 43	None.	3,527 45
Phœnix, of London	197,510 76	None.	113,869 74	9,711 09	321,091 59
Royal	204,838 17	None.	31,538 28	None.	236,376 45
Scottish Amicable	1,188 24	None.	6,170 02	453 80	7,812 06
Scottish Provident	577 53	None.	4,495 40	None.	5,072 93
Standard	817,393 69	1,100 00	763,965 80	8,900 31	1,591,359 80
Star	10,730 61	None.	89,361 39	None.	100,092 00
Totals	1,766,593 30	1,451 16	1,441,171 52	32,495 61	3,241,711 59
American Companies.					
Ætna Life	692,897 81	None.	199,183 37	43,197 74	935,278 92
Connecticut Mutual	26,434 17	None.	4,666 60	None.	31,100 77
Equitable	784,550 98	1,429 53	368,740 38	596 61	1,155,317 50
Germania Life	8,646 37	None.	6,893 32	1,107 91	16,647 60
Metropolitan	3,461,913 27	None.	470,664 42	23,394 92	3,955,972 61
Mutual Life of New York	1,199,112 92	28,397 13	384,819 20	None.	1,612,329 25
National Life of United States	298 40	None.	None.	None.	298 40
New York Life	2,091,627 75	1,364 96	509,442 78	None.	2,602,435 49
North Western Mutual	2,934 28	None.	107 90	None.	3,042 18
Phœnix Mutual	15,915 83	None.	5,199 09	None.	21,114 92
Provident Savings	69,812 10	None.	23,581 58	None.	93,393 68
Prudential	1,173,013 32	None.	48,840 35	None.	1,221,853 67
State Life	40,374 39	None.	6,947 91	None.	47,322 30
Travelers Insurance Co	459,404 85	32,187 00	174,409 33	None.	666,001 18
Union Mutual	267,962 36	None.	61,559 10	8,537 63	338,059 09
United States Life	43,112 82	None.	13,690 03	None.	56,802 85
Totals	10,338,011 62	63,378 62	2,278,745 36	76,834 81	12,756,970 41

For foot-notes see opposite page.

PAYMENTS TO POLICY-HOLDERS, 1912.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders	Total paid to Policy-holders	Net Premium Income (including consideration for Annuities).
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	None.	None.	None.	None.	None.	None.	64,485 70
Canada Life	1,618,269 76	380,026 15	86,441 67	262,861 50	115,365 72	2,462,964 80	5,153,994 79
Capital Life	3,000 00	None.	None.	None.	None.	3,000 00	27,435 82
Confederation	614,272 61	428,997 87	28,048 54	371,435 20	194,302 67	1,637,056 89	2,379,296 48
Continental	25,421 86	6,500 00	None.	18,606 25	1,521 01	52,049 12	271,721 63
Crown Life	59,719 15	2,000 00	500 40	8,461 78	None.	70,681 33	297,227 00
Dominion Life	41,953 50	22,555 00	721 80	10,961 01	13,559 82	89,754 13	425,803 58
Excelsior Life	67,582 30	17,540 00	11,820 72	14,928 06	6,959 36	118,830 44	501,021 34
Federal Life	218,783 08	56,847 00	3,027 25	129,854 58	25,317 60	433,829 51	898,614 71
Great-West	368,281 08	68,182 15	10,230 93	177,867 63	133,530 88	758,092 67	2,818,054 80
Home Life	41,881 67	7,830 00	72 40	29,575 20	None.	79,359 27	203,830 45
Imperial Life	215,292 67	69,995 00	4,429 97	67,635 24	41,604 48	398,957 36	1,355,578 68
London Life	140,712 25	125,563 26	300 00	19,889 01	13,453 86	299 918 38	905,786 65
Manufacturers	547,773 78	281,855 72	3,098 47	358,950 09	140,592 57	1,332,270 63	2,769,116 10
Monarch Life	6,385 10	None.	None.	32 80	None.	6,417 90	108,679 65
Mutual Life of Canada	440,453 96	335,867 00	9,403 62	212,530 57	277,631 29	1,275,886 44	2,692,199 27
National Life of Canada	54,445 12	1,235 00	35 36	13,995 48	399 76	70,110 72	508,564 60
North American	421,782 07	166,183 90	10,246 18	352,327 74	166,367 69	1,116,907 58	1,730,679 00
Northern Life	42,991 94	7,000 00	None.	15,073 35	1,656 60	66,721 89	309,869 12
Royal Guardians	57,376 46	None.	None.	4,330 32	832 59	62,539 37	94,524 56
La Sauvegarde	18,055 00	None.	None.	10,887 29	None.	28,942 29	189,718 24
Security Life	1,000 00	None.	None.	None.	None.	1,000 00	15,263 86
Sovereign Life	10,012 50	None.	None.	14,494 66	None.	24,507 16	129,197 73
Subsidiary High Court of the A. O. F.	6,954 00	None.	None.	2,883 00	893 00	10,730 00	53,539 85
Sun Life	1,761,536 22	862,766 72	518,109 78	931,954 77	658,115 80	4,732,463 29	9,752,372 26
Travellers Life of Canada	1,000 00	None.	None.	None.	None.	1,000 00	39,510 58
Union Life	118,427 63	53 50	None.	12,941 31	None.	131,422 44	716,126 36
Totals	6,903,363 71	2,840,998 27	686,487 09	3,042,459 84	1,792,404 70	15,265,413 61	34,412,212 81
British Companies.							
Commercial Union	20,539 92	6,579 25	None.	33 00	None.	27,152 17	28,415 58
Edinburgh Life	1,671 71	None.	None.	None.	None.	1,671 71	898 81
Gresham Life	2,000 00	None.	None.	None.	None.	2,000 00	12,008 80
Life Association of Scotland	46,493 98	6,981 45	None.	1,396 28	1,935 74	56,807 45	9,418 57
Liverpool and London and Globe	9,524 72	None.	309 96	None.	None.	9,834 68	2,752 32

London and Lancashire Life	129,945 06	80,073 75	500 00	31,165 54	None.	241,684 35	454,495 39
London Assurance	None.	None.	None.	None.	None.	None.	199 96
North British and Mercantile	17,048 79	None.	316 48	1,778 00	933 78	20,077 05	23,346 01
Norwich Union Life	3,044 30	None.	None.	650 00	None.	3,694 30	3,170 02
Phœnix, of London	115,180 48	54,709 50	4,484 00	33,515 05	39,135 53	247,024 56	197,510 76
Royal	57,026 20	2,074 57	789 85	9,528 18	172 50	69,591 30	204,838 17
Scottish Amicable	25,136 11	None.	None.	3,088 98	None.	28,225 09	1,188 24
Scottish Provident	None.	None.	None.	None.	None.	None.	577 53
Standard	453,382 51	283,197 91	10,420 39	149,945 95	None.	896,946 76	818,493 69
Star	10,970 97	8,374 06	None.	560 00	None.	19,905 03	10,730 61
Totals	891,964 75	441,990 49	16,820 68	231,660 98	42,177 55	1,624,614 45	1,768,044 46
American Companies.							
Ætna Life	258,840 67	197,767 00	None.	81,112 67	114,921 52	652,641 86	692,897 81
Connecticut Mutual	50,814 00	3,000 00	None.	5,242 53	7,197 06	66,253 59	26,434 17
Equitable	444,233 02	130,098 00	19,039 79	205,080 35	189,183 73	987,634 89	785,980 51
Germania Life	1,000 00	800 00	None.	3,657 00	617 29	6,074 29	8,646 37
Metropolitan	580,564 17	69,789 50	592 52	91,034 59	109 086 46	851,067 24	3,461,913 27
Mutual Life of New York	466,588 00	221,882 00	21,284 40	326,391 97	257,092 53	1,293,238 90	1,227,510 05
National Life of United States	4,500 00	None.	None.	1,100 00	None.	5,600 00	298 40
New York Life	620,504 99	167,565 48	12,115 47	324,944 85	280,440 92	1,405,571 71	2,092,992 71
North Western Mutual	3,163 00	None.	None.	None.	1,408 65	4,571 65	2,934 28
Phœnix Mutual	3,000 00	None.	None.	1,500 00	2,504 15	7,004 15	15,915 83
Provident Savings	57,085 42	28,000 00	77 73	22,986 38	17 10	108,166 63	69,812 10
Prudential	174,899 57	19 00	88 73	28,177 42	5,641 38	208,826 10	1,173,013 32
State Life	5,000 00	None.	None.	2,841 94	3,968 82	11,810 76	40,374 39
Travelers Insurance Co	156,996 01	64,711 11	2,539 89	23,037 88	462 87	247,747 76	491,591 85
Union Mutual	108,752 80	21,750 46	None.	25,464 73	14,037 89	170,005 88	267,962 36
United States Life	18,400 00	7,116 00	29 00	9,306 83	2,381 00	37,232 83	43,112 82
Totals	2,954,341 65	912,498 55	55,767 53	1,151,879 14	988,961 37	6,063,448 24	10,401,390 24

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance.

EXPENDITURE (CASH) 1912.

—	Paid for Taxes.	Investment Expenses.	General Expenses.	Total Expenses.	Payments to Policyholders.	Dividends to Shareholders	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	312 07	None.	70,854 46	71,166 53	None.	None.	71,166 53	*e* 36,224 64
Canada Life	62,980 16	66,551 24	953,358 22	1,082,889 62	2,462,964 80	80,000 00	3,625,854 42	*e* 3,766,425 32
Capital Life	1,163 61	None.	79,941 86	81,105 47	3,000 00	None.	84,105 47	*e* 41,510 95
Confederation	26,120 66	5,224 17	708,542 86	739,887 69	1,637,056 89	20,000 00	2,396,944 58	*e* 877,823 89
Continental	4,075 18	4,670 00	98,812 39	107,557 57	52,019 12	14,000 00	173,606 69	*e* 168,400 54
Crown Life	3,206 75	1,237 55	124,969 35	129,413 65	70,681 33	9,089 23	209,184 21	*e* 135,199 04
Dominion Life	4,235 02	11,193 03	133,423 07	148,851 12	89,754 13	12,000 00	250,605 25	*e* 354,690 70
Excelsior Life	6,074 33	14,422 38	169,225 11	189,721 82	118,830 44	6,113 10	314,665 36	*e* 358,575 44
Federal Life	9,404 11	1,784 50	258,039 88	269,228 49	433,829 51	13,000 00	716,058 00	*e* 446,260 97
Great West	24,056 29	71,707 72	785,413 19	881,177 20	758,092 67	82,363 30	1,721,633 17	*e* 1,833,591 23
Home Life	2,682 85	None.	63,319 48	66,002 33	79,359 27	None.	145,361 60	*e* 110,484 47
Imperial Life	14,429 87	24,076 61	350,168 67	388,675 15	398,957 36	45,000 00	832,632 51	*e* 965,312 54
London Life	9,275 27	18,438 13	349,206 73	376,920 03	299,918 38	4,000 00	680,838 51	*e* 453,634 22
Manufacturers	26,895 69	48,291 69	787,315 62	862,503 00	1,332,270 63	24,000 00	2,218,773 63	*e* 1,577,795 54
Monarch Life	1,201 59	726 77	70,612 28	72,540 64	6,417 90	None.	78,958 54	*e* 53,137 15
Mutual Life of Canada	25,732 70	30,864 58	558,236 40	614,833 68	1,275,886 44	None.	1,890,720 12	*e* 1,808,844 89
National Life of Canada	7,516 59	1,201 12	206,980 96	215,698 67	70,110 72	43,000 00	328,809 39	*e* 257,439 36
North American	19,352 63	22,452 61	403,633 02	445,438 26	1,116,907 58	6,000 00	1,568,345 84	*e* 835,630 29
Northern Life	4,016 26	2,426 85	126,996 16	133,439 27	66,721 89	27,591 73	227,752 89	*e* 171,749 78
Royal Guardians	328 74	251 45	21,900 85	22,481 04	62,539 37	None.	85,020 41	*e* 33,514 73
La Sauvegarde	4,444 43	51 80	82,175 83	86,672 06	28,942 29	None.	115,614 35	*e* 189,953 69
Security Life	864 00	None.	54,231 80	55,095 80	1,000 00	None.	56,095 80	*d* 5,702 04
Sovereign Life	1,916 64	122 01	57,731 20	59,769 85	24,507 16	12,599 70	96,876 71	*e* 83,662 06
Subsidiary High Court of the A. O. F.	130 36	None.	9,882 15	10,012 51	10,730 00	None.	20,742 51	*e* 47,165 67
Sun Life	88,231 08	17,813 34	2,011,102 74	2,117,147 16	4,732,463 29	37,500 00	6,887,110 45	*e* 5,485,922 25
Travellers Life of Canada	1,913 27	None.	59,293 84	61,207 11	1,000 00	None.	62,207 11	*e* 8,901 89
Union Life	6,247 13	None.	674,089 54	680,336 67	131,422 44	None.	811,759 11	*d* 42,970 62
Totals	356,807 28	343,507 55	9,269,457 66	9,969,772 49	15,265,413 61	436,257 06	25,671,443 16	*e* 20,053,178 59

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TABLE showing the Cash Expenditure in Canada of British and American Companies doing Life Insurance.

EXPENDITURE (CASH) 1912.

—	Payments to Policyholders	Paid for Taxes.	General Expenses.	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	27,152 17	628 04	1,859 46	29,639 67	*e* 161,489 70
Edinburgh Life	1,671 71	90 86	2,044 88	3,807 45	*e* 22,873 45
Gresham Life	2,000 00	1,935 10	38,119 75	42,054 85	*d* 12,039 08
Life Association of Scotland	56,807 45	7 12	816 51	57,631 08	*d* 44,108 09
Liverpool & London & Globe	9,834 68	42 02	279 40	10,156 10	*d* 7,403 78
London and Lancashire Life	241,684 35	6,783 21	120,745 56	369,213 12	*e* 319,518 87
London Assurance	None.	None.	None.	None.	*e* 199 96
North British and Mercantile	20,077 05	816 65	5,631 94	26,525 64	*d* 3,179 63
Norwich Union Life	3,691 30	22 14	116 33	3,832 77	*d* 305 32
Phœnix, of London	247,024 56	2,655 00	41,500 16	291,179 72	*e* 29,911 87
Royal	69,591 30	2,497 68	79,763 17	151,852 15	*e* 84,524 30
Scottish Amicable	28,225 09	67 06	134 84	28,426 99	*d* 20,614 93
Scottish Provident	None.	None.	47 49	47 49	*e* 5,025 44
Standard	896,946 76	10,293 81	136,588 96	1,043,829 53	*e* 547,530 27
Star	19,905 03	145 64	782 85	20,833 52	*e* 79,258 48
Totals	1,624,614 45	25,984 33	428,431 30	2,079,030 08	*e* 1,162,681 51
American Companies.					
Ætna Life	652,641 86	11,100 49	77,648 56	741,390 91	*e* 193,888 01
Connecticut Mutual	66,253 59	None.	13 98	66,267 57	*d* 35,166 80
Equitable	987,634 89	10,354 94	90,046 22	1,088,036 05	*e* 67,281 45
Germania Life	6,074 29	4 38	50 00	6,128 67	*e* 10,518 93
Metropolitan	851,067 24	48,425 40	1,065,115 10	1,964,607 74	*e* 1,991,364 87
Mutual Life of New York	1,293,238 90	14,131 66	181,717 76	1,489,088 32	*e* 123,240 93
National Life of United States	5,600 00	None.	35 27	5,635 27	*d* 5,336 87
New York Life	1,405,571 71	24,846 75	304,856 85	1,735,275 31	*e* 867,160 18
North Western Mutual	4,571 65	3 89	50 00	4,625 54	*d* 1,583 36
Phœnix Mutual	7,004 15	None.	None.	7,004 15	*e* 14,110 77
Provident Savings	108,166 63	48 35	938 35	109,153 33	*d* 15,759 65
Prudential	208,826 10	13,891 98	659,407 35	882,125 43	*e* 339,728 24
State Life	11,810 76	431 73	2,084 16	14,326 65	*e* 32,995 65
Travelers Insurance Co	247,747 76	6,233 68	52,671 17	306,652 61	*e* 359,348 57
Union Mutual	170,005 88	4,571 74	36,731 23	211,308 85	*e* 126,750 24
United States Life	37,232 83	484 25	4,405 67	42,122 75	*e* 14,680 10
Totals	6,063,448 24	134,529 24	2,475,771 67	8,673,749 15	*e* 4,083,221 26

DETAILS of Life Insurance issued and

—	Amount in Force Jan. 1, 1912.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
Canadian Companies.	$	$	$	$
British Columbia Life	981,195	1,860,358	14,922	None.
Canada Life (Canadian business)	95,728,500	11,875,104	115,567	None.
Capital Life		1,250,660	None.	None.
Confederation (Canadian business)	49,388,619	7,120,333	None.	None.
Continental	7,391,303	2,289,282	43,725	None.
Crown Life	7,683,279	3,739,645	103,476	36,895
Dominion Life	12,230,657	2,907,335	38,500	None.
Excelsior Life (Ordinary)	14,838,010	3,390,024	28,500	None.
Excelsior Life (Monthly)	83,753	94	5,879	None.
Federal Life (Canadian business)	23,184,260	4,593,443	29,000	None.
Great-West (Canadian business)	66,602,866	22,212,839	584,519	12,055
Home Life	5,895,266	222,900	47,472	None.
Imperial Life (Canadian business)	32,365,049	6,544,248	301,042	None.
London Life (Ordinary)	11,010,094	3,532,990	30,755	2,241
London Life (Industrial)	9,312,391	4,673,080	26,455	None.
Manufacturers (Canadian business)	47,061,306	10,188,443	594,753	None.
Monarch Life	4,006,145	2,211,160	3,000	None.
Mutual Life of Canada (Canadian business)	70,491,881	11,001,139	107,719	None.
National Life of Can. (Canadian business)	14,377,116	6,339,719	59,011	9,730
North American (Canadian business)	41,527,461	6,442,500	84,929	250,419
Northern Life	7,856,198	2,204,868	13,100	None.
Royal Guardians	3,641,324	341,350	None.	None.
La Sauvegarde	4,652,512	1,701,140	109,000	None.
Security Life	256,500	835,000	None.	None.
Sovereign Life	3,173,064	1,132,692	42,500	3,876
Subsidiary High Court of the A. O. F.	1,966,976	400,383	None.	None.
Sun Life (Canadian business) (Ordinary)	80,584,358	17,760,943	139,980	None.
Sun Life (Canadian business) (Thrift)	973,257	None.	7,543	None.
Travellers Life of Canada	1,566,937	2,586,060	2,500	None.
Union Life (Ordinary)	3,024,151	1,079,644	67,817	None.
Union Life (Industrial)	22,092,808	21,590,944	1,331,931	None.
Totals	643,947,236	162,028,320	3,933,595	315,216
British Companies.				
Commercial Union	776,162	15,793	None.	13,745
Edinburgh Life	57,899	None.	None.	None.
Gresham Life		531,307	None.	None.
Life Association of Scotland	564,044	None.	None.	501
Liverpool and London and Globe	110,615	1,947	None.	None.
London and Lancashire Life	13,187,573	2,467,823	90,575	None.
London Assurance	21,038	None.	None.	None.
North British and Mercantile	773,908	125,000	309	275
Norwich Union Life	149,723	None.	None.	None.
Phœnix, of London	6,309,739	1,191,477	746	None.
Royal	5,364,707	1,808,119	3,901	None.
Scottish Amicable	112,525	None.	None.	487
Scottish Provident	76,328	None.	None.	None.
Standard	23,989,379	2,123,802	253,253	None.
Star	305,175	None.	None.	None.
Totals	51,798,815	8,265,268	348,784	15,008

terminated in Canada during the Year 1912.

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender	Lapse.	Change and Decrease	Not Taken	Total Terminated	Gross Amount in force Dec. 31, 1912.
$	$	$	$	$	$	$	$	$
None.	None.	None.	None.	340,434	13,663	242,508	596,605	2,259,870
1,384,660	363,353	210,577	525,024	1,827,296	2,617	711,621	5,025,148	102,694,023
8,000	None.	None.	None.	13,000	None.	33,500	54,500	1,196,160
491,567	415,602	356,695	1,012,727	1,317,422	12,488	519,798	4,126,299	52,382,653
29,500	6,500	23,000	166,140	924,491	6,300	44,795	1,200,726	8,523,584
79,000	3,000	2,500	30,000	999,976	None.	432,940	1,547,416	10,015,879
55,730	21,645	None.	77,135	661,570	67,897	356,160	1,240,137	13,936,355
65,670	14,950	21,000	213,443	891,768	12,600	398,000	1,617,431	16,639,103
1,457	None.	None.	1,993	7,204	None.	None.	10,654	79,072
208,146	64,967	24,000	253,140	1,833,407	3,395	561,500	2,948,555	24,858,148
325,844	68,137	67,678	1,007,840	4,087,739	None.	1,680,577	7,237,815	82,174,464
47,850	6,583	2,000	81,000	471,500	6,584	13,500	629,017	5,536,621
174,636	69,257	49,000	519,546	1,817,438	7,985	715,862	3,353,724	35,856,615
59,646	23,321	5,000	117,121	1,483,163	None.	88,750	1,777,001	12,799,079
118,427	104,732	505	19,403	3,226,578	6,039	None.	3,475,684	10,536,242
372,516	190,703	73,437	666,312	2,492,428	91,627	1,381,023	5,268,046	52,576,456
8,000	None.	28,000	12,000	403,660	128,797	130,500	710,957	5,509,348
452,690	344,351	173,750	1,036,645	1,894,789	4,610	384,650	4,291,485	77,309,254
76,809	1,235	227,000	214,505	1,576,545	None.	346,500	2,442,594	18,342,982
412,402	150,520	222,339	897,899	1,317,470	None.	466,239	3,466,869	44,838,440
44,950	8,000	3,000	89,337	871,768	30,113	19,815	1,066,983	9,007,183
72,324	None.	None.	21,000	358,507	6,004	39,750	497,585	3,485,089
16,500	None.	1,000	156,150	512,600	11,684	101,000	798,934	5,663,718
2,000	None.	None.	None.	12,000	4,000	109,500	127,500	964,000
7,927	None.	83,000	76,680	204,216	None.	130,710	502,533	3,849,599
5,954	None.	None.	33,741	132,161	None.	42,750	214,606	2,152,753
836,300	492,413	87,121	2,219,749	2,192,343	92,553	2,451,682	8,372,161	90,113,120
10,921	5,382	None.	13,323	22,020	434	None.	52,080	928,750
3,500	None.	None.	None.	263,000	22,024	180,000	468,524	3,686,973
19,126	3,000	3,000	30,304	354,966	2,620	543,805	956,821	3,214,791
112,702	53	898	34,780	21,952,848	None.	None.	22,101,281	22,914,402
5,504,754	2,357,704	1,664,500	9,526,937	54,464,307	534,034	12,127,435	86,179,671	724,044,696
20,791	6,580	None.	2,000	None.	None.	None.	29,371	776,329
1,672	None.	None.	None.	None.	None.	None.	1,672	56,227
2,000	None	None.	None.	None.	1,000	7,000	10,000	521,307
66,624	8,482	None.	None.	2,433	None.	None.	77,539	487,006
2,012	None.	None.	None.	None.	917	None.	2,929	109,633
148,952	80,300	53,000	189,094	387,176	4,034	357,599	1,220,155	14,525,816
None.	None.	None.	None.	None.	None.	None.	None.	21,038
28,336	None.	None.	7,570	8,519	None.	1,138	45,563	853,929
3,044	None.	None.	1,206	None.	None.	None.	4,250	145,473
134,215	50,067	11,500	138,353	115,696	5,210	7,500	462,541	7,039,421
50,643	2,030	22,000	54,398	439,528	57,424	316,500	942,523	6,234,204
21,394	None.	None.	8,862	None.	None.	None.	30,256	82,756
None.	None.	None.	None.	None.	None.	None.	None.	76,328
465,091	288,390	9,500	477,771	489,966	21,103	62,500	1,814,321	24,552,113
8,565	6,964	None.	10,928	974	1,045	None.	28,476	276,699
953,339	442,813	96,000	890,182	1,444,292	90,733	752,237	4,669,596	55,758,279

DETAILS of Life Insurance issued and

—	Amount in Force Jan. 1, 1912.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
American Companies.	$	$	$	$
Ætna Life	19,807,570	1,932,734	23,186	8,085
Connecticut Mutual	970,978	None.	None.	109,646
Equitable	21,419,501	2,636,395	37,694	None.
Germania Life	258,044	None.	None.	89,065
Metropolitan Ordinary	36,216,885	14,353,899	1,498,785	318,128
Metropolitan Industrial	52,216,938	17,742,020	1,333,156	None.
Mutual Life of New York	31,990,480	4,173,724	31,000	43,140
National Life of United States	45,008	None	None.	None.
New York Life	54,113,305	9,216,568	155,030	3,303
North WesternMutual	156,002	None.	None.	None.
Phœnix Mutual	393,436	None.	None.	None.
Provident Savings	2,345,276	7,000	40,000	None.
Prudential Ordinary	12,914,469	7,271,208	374,250	460,948
Prudential Industrial	16,563,644	13,030,122	2,051,867	369,673
State Life	1,467,947	9,037	7,000	12,126
Travelers Insurance Co	12,775,614	2,196,474	17,000	14,987
Union Mutual	7,602,627	794,174	14,814	None.
United States Life	1,394,638	108,500	8,000	11,058
Totals	272,652,362	73,471,855	5,591,782	1,440,159

terminated in Canada during the Year 1912—*Concluded.*

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease	Not Taken	Total Terminated	Gross Amount in force Dec. 31, 1912.
$	$	$	$	$	$	$	$	$
262,507	193,776	18,433	254,440	331,083	None.	89,805	1,150,044	20,621,531
64,592	3,000	None.	10,782	5,000	None.	None.	83,374	997,250
354,404	136,098	115,533	484,923	436,493	57,274	208,833	1,793,558	22,300,032
3,500	800	1,000	8,000	None.	None.	1,000	14,300	332,809
174,190	61,228	52,973	1,115,833	3,453,781	None.	2,011,885	6,869,890	45,517,807
406,274	8,512	31,587	200,603	10,277,421	404,699	None.	11,329,096	59,963,018
546,121	221,882	60,406	786,034	1,042,209	None.	None.	2,656,652	33,581,692
4,500	None.	None.	1,100	None.	None.	None.	5,600	39,408
627,790	179,223	391,216	829,400	2,341,276	None.	None.	4,368,905	59,119,301
2,727	None.	None.	None.	None.	949	None.	3,676	152,326
3,000	None.	None.	1,500	None.	None.	None.	4,500	388,936
54,462	28,000	66,000	111,480	40,070	37,727	3,000	340,739	2,051,537
68,703	None.	1,043,139	160,652	1,417,284	None.	1,537,915	4,227,693	16,793,182
129,642	None.	297	2,070	9,450,686	None.	None.	9,582,695	22,432,611
None.	None.	16,000	29,000	71,000	None.	5,000	121,000	1,375,110
110,962	73,428	43,000	159,303	263,984	None.	None.	650,677	14,353,398
111,841	21,810	97,020	96,940	120,547	37,684	12,798	498,640	7,912,975
21,900	1,000	24,073	27,250	58,040	None.	None.	132,263	1,389,933
2,947,115	928,757	1,960,677	4,279,310	29,308,874	538,333	3,870,236	43,833,302	309,322,856

New Policies Issued in Canada 1912.

	Life.		Endowment.		Term and all Other.		Bonus Additions.	Total.	
	Number.	Amount.	Number.	Amount.	Number	Amount.	Amount.	Number	Amount.
Canadian Companies.		$		$		$	$		$
British Columbia Life	777	1,744,032	37	68,500	5	47,826	None.	819	1,860,358
Canada Life (Canadian business)	2,954	7,684,133	940	1,941,780	292	2,231,155	18,636	4,186	11,875,104
Capital Life	394	995,160	154	249,500	2	6,000	None.	550	1,250,660
Confederation (Canadian business)	2,599	5,256,322	1,013	1,373,783	131	464,567	25,711	3,743	7,120,333
Continental Life	960	1,508,282	352	514,500	81	266,500	None.	1,393	2,289,282
Crown Life	1,448	2,984,895	230	384,250	83	370,500	None.	1,761	3,739,645
Dominion Life	1,078	2,288,560	267	484,750	25	127,000	7,025	1,370	2,907,335
Excelsior Life—Ordinary	1,465	2,419,136	441	670,338	84	300,500	50	1,990	3,390,024
Excelsior Life—Monthly	None.	None.	3	94	None.	None.	None.	3	94
Federal Life (Canadian business)	2,082	3,677,613	481	759,862	41	154,500	1,468	2,604	4,593,443
Great-West (Canadian business)	7,665	17,937,545	841	1,706,364	444	2,554,695	17,265	8,950	22,212,869
Home Life	87	143,900	63	78,000	1	1,000	None.	151	222,900
Imperial Life (Canadian business)	2,610	4,923,519	460	849,876	151	767,500	3,353	3,221	6,544,248
London Life—Ordinary	516	419,805	2,775	3,085,185	6	28,000	None.	3,297	3,532,990
London Life—Industrial	8,050	1,215,558	31,035	3,457,522	None.	None.	None.	39,085	4,673,080
Manufacturers (Canadian business)	4,688	8,755,495	773	1,151,314	62	268,100	13,534	5,523	10,188,443
Monarch Life	669	1,783,160	53	132,000	59	296,000	None.	781	2,211,160
Mutual Life of Canada (Canadian business)	3,660	7,442,568	1,385	2,229,353	237	1,315,000	14,218	5,282	11,001,139
National Life of Canada (Canadian business)	1,693	4,415,562	340	684,657	211	1,239,500	None.	2,244	6,339,719
North American (Canadian business)	2,010	4,101,956	773	1,139,420	404	1,190,705	10,419	3,187	6,442,500
Northern Life	1,012	1,443,055	455	663,235	35	98,500	78	1,502	2,204,868
Royal Guardians	438	318,350	29	23,000	None.	None.	None.	467	341,350
La Sauvegarde	593	730,740	651	920,900	23	49,500	None.	1,267	1,701,140
Security Life	544	701,500	88	103,500	6	30,000	None.	638	835,000
Sovereign Life	339	782,192	63	92,500	45	258,000	None.	447	1,132,692
Subsidiary High Court of the A. O. F.	382	329,750	76	69,100	None.	None.	1,533	458	400,383
Sun Life (Canadian business) Ordinary	7,925	15,030,762	1,540	2,568,240	5	33,605	128,336	9,470	17,760,943
Travellers Life of Canada	489	1,327,180	114	304,380	80	954,500	None.	683	2,586,060
Union Life—Ordinary	440	439,260	1,246	640,384	None.	None.	None.	1,686	1,079,644
Union Life—Industrial	34,978	5,722,819	1,072	321,600	72,697	15,546,525	None.	108,747	21,590,944
Totals	92,545	106,522,779	47,750	26,664,837	75,210	28,599,678	241,026	215,505	162,028,320

British Companies.									
Commercial Union	5	12,433	1	1,000	1	1,411	949	7	15,793
Gresham Life	116	348,807	43	92,000	17	90,500	None.	176	531,307
Liverpool and London and Globe	4	1,947	None.	None.	None.	None.	None.	4	1,947
London and Lancashire Life	593	1,746,135	357	602,956	8	118,732	None.	958	2,467,823
North British and Mercantile	17	68,000	19	57,000	None.	None.	None.	36	125,000
Phœnix, of London	126	503,100	81	139,000	38	246,000	303,377	245	1,191,477
Royal	466	1,413,911	97	203,000	39	191,208	None.	602	1,808,119
Standard	405	1,207,500	297	539,282	50	303,000	74,020	752	2,123,802
Totals	1,732	5,301,833	895	1,634,238	153	950,851	378,346	2,780	8,265,268
American Companies.									
Ætna Life	71	409,050	372	694,779	274	828,905	None.	717	1,932,734
Equitable	876	2,023,100	173	208,839	137	366,250	38,206	1,186	2,636,395
Metropolitan—Ordinary	7,268	8,980,290	5,232	4,323,245	264	1,043,900	6,464	12,764	14,353,899
Metropolitan—Industrial	88,227	14,141,513	33,810	3,597,107	34	3,400	None.	122,071	17,742,020
Mutual Life of New York	1,090	2,841,119	159	241,000	153	1,022,345	69,260	1,402	4,173,724
New York Life	3,229	7,959,400	772	1,015,500	40	186,000	55,668	4,041	9,216,568
Provident Savings	4	7,000	None.	None.	None.	None.	None.	4	7,000
Prudential—Ordinary	2,996	3,107,161	938	767,305	1,766	3,396,260	482	5,700	7,271,208
Prudential—Industrial	71,081	9,868,314	23,995	2,910,566	2,113	251,197	45	97,189	13,030,122
State Life	3	7,000	2	2,000	None.	37	None.	5	9,037
Travelers Insurance Co	294	868,314	58	132,111	270	1,194,850	1,199	622	2,196,474
Union Mutual	248	524,720	30	54,500	37	206,500	8,454	315	794,174
United States Life	9	58,500	4	7,000	17	43,000	None.	30	108,500
Totals	175,396	50,795,481	65,545	13,953,952	5,105	8,542,644	179,778	246,046	73,471,855

RECAPITULATION.

Canadian Companies	92,545	106,522,779	47,750	26,664,837	75,210	28,599,678	241,026	215,505	162,028,320
British Companies	1,732	5,301,833	895	1,634,238	153	950,851	378,346	2,780	8,265,268
American Companies	175,396	50,795,481	65,545	13,953,952	5,105	8,542,644	179,778	246,046	73,471,855
Totals	269,673	162,620,093	114,190	42,253,027	80,468	38,093,173	799,150	464,331	243,765,443

POLICIES in Force in Canada, December 31, 1912.

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUS ADDITIONS.	TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
British Columbia Life	847	2,101,088	46	83,500	8	75,282	None.	901	2,259,870
Canada Life (Canadian business)	36,063	75,393,628	9,654	19,273,632	788	4,582,080	3,444,683	46,505	102,694,023
Capital Life	379	952,660	144	237,500	2	6,000	None.	525	1,196,160
Confederation (Canadian business)	23,163	36,707,262	9,587	13,695,278	505	1,716,927	263,186	33,255	52,382,653
Continental Life	4,315	5,681,233	1,803	2,236,651	226	605,700	None.	6,344	8,523,584
Crown Life	4,219	7,592,956	1,100	1,690,525	194	732,398	None.	5,513	10,015,879
Dominion Life	4,959	8,874,135	3,444	4,714,690	56	311,750	35,780	8,459	13,936,355
Excelsior Life—Ordinary	8,360	11,643,559	3,348	4,204,620	260	787,300	3,624	11,968	16,639,103
Excelsior Life—Monthly	338	51,395	305	27,677	None.	None.	None.	643	79,072
Federal Life (Canadian business)	12,983	19,067,191	3,117	4,266,373	634	1,515,450	9,134	16,734	24,858,148
Great-West (Canadian business)	31,864	64,717,524	5,780	9,170,152	1,825	8,220,565	66,223	39,469	82,174,464
Home Life	3,010	3,903,501	1,177	1,435,112	132	198,008	None.	4,319	5,536,621
Imperial Life (Canadian business)	13,958	25,899,883	4,367	7,833,044	425	2,112,606	11,082	18,750	35,856,615
London Life—Ordinary	2,183	1,874,093	10,092	10,688,130	109	236,500	356	12,384	12,799,079
London Life—Industrial	29,531	3,673,262	67,550	6,807,550	2,026	55,430	None.	99,107	10,536,242
Manufacturers (Canadian business)	27,514	41,103,124	6,678	9,557,966	768	1,841,403	73,963	34,960	52,576,456
Monarch Life	1,892	4,734,682	126	286,166	140	488,500	None.	2,158	5,509,348
Mutual Life of Canada (Canadian business)	30,784	52,512,001	14,193	21,525,838	896	3,254,200	17,215	45,873	77,309,254
National Life of Canada (Canadian business)	6,801	13,006,477	1,606	2,355,287	643	2,981,218	None.	9,050	18,342,982
North American (Canadian business)	18,106	28,013,634	8,522	11,246,490	1,938	4,304,454	1,273,862	28,566	44,838,440
Northern Life	4,728	6,204,723	1,958	2,485,322	122	317,000	138	6,808	9,007,183
Royal Guardians	1,429	1,924,339	33	28,750	986	1,532,000	None.	2,448	3,485,089
La Sauvegarde	3,118	3,651,447	1,580	1,906,771	60	105,500	None.	4,758	5,663,718
Security Life	637	807,000	107	127,000	6	30,000	None.	750	964,000
Sovereign Life	1,382	2,987,303	356	545,296	61	317,000	None.	1,799	3,849,599
Subsidiary High Court of the A.O.F.	2,163	1,907,838	264	237,850	None	None.	7,065	2,427	2,152,753
Sun Life (Canadian business)—Ordinary	43,423	69,955,735	13,779	19,073,104	173	448,289	635,992	57,375	90,113,120
Sun Life (Canadian business)—Thrift	1,562	231,385	4,308	565,775	897	131,560	None.	6,767	928,720
Travellers Life of Canada	716	1,994,720	160	394,880	121	1,297,373	None.	997	3,686,973
Union Life—Ordinary	1,449	1,366,145	3,137	1,826,166	18	22,480	None.	4,604	3,214,791
Union Life—Industrial	71,761	9,603,016	17,578	1,888,443	60,315	11,422,943	None.	149,654	22,914,402
Totals	393,637	508,136,939	195,899	160,415,538	74,334	49,649,916	5,842,303	663,870	724,044,696
British Companies.									
Commercial Union	160	586,034	33	115,304	3	12,411	62,580	196	776,329
Edinburgh Life	30	41,470	None.	None.	None.	None.	14,757	30	56,227
Gresham Life	112	338,807	43	92,000	17	90,500	None.	172	521,307

Life Association of Scotland	316	486,237	1	501	1	268	None.	313	487,006
Liverpool and London and Globe	56	59,087	7	17,413	None.	None.	33,133	63	109,633
London and Lancashire Life	3,382	7,868,645	3,998	6,302,877	28	244,132	110,162	7,408	14,525,816
London Assurance	5	17,520	None.	None.	None.	None.	3,518	5	21,038
North British and Mercantile	250	478,071	88	196,287	2	30,000	149,571	340	853,929
Norwich Union Life	97	112,828	4	18,500	None.	None.	14,145	101	145,473
Phœnix, of London	1,661	4,713,622	429	1,287,028	62	358,500	680,271	2,152	7,039,421
Royal	1,822	4,363,892	706	1,312,426	90	445,708	112,178	2,618	6,234,204
Scottish Amicable	34	73,956	None.	None.	None.	None.	8,799	34	82,755
Scottish Provident	26	47,037	None.	None.	None.	None.	29,291	26	76,328
Standard	5,861	13,351,474	5,059	8,167,936	341	1,676,976	1,355,727	11,261	24,552,113
Star	116	164,558	81	87,192	1	3,406	21,543	198	276,699
Totals	13,928	32,703,238	10,449	17,597,464	545	2,861,901	2,595,675	24,922	55,758,278
American Companies.									
Ætna Life	3,847	5,369,443	6,302	10,329,972	2,461	4,921,962	154	12,610	20,621,531
Connecticut Mutual	590	997,250	None.	None.	None.	None.	None.	590	997,250
Equitable	8,205	17,511,458	1,914	3,191,512	536	1,340,340	256,722	10,655	22,300,032
Germania	116	187,282	59	107,536	7	36,098	1,893	182	332,809
Metropolitan....{Ordinary	20,405	28,408,164	21,004	14,891,552	1,365	2,183,375	34,716	42,774	45,517,807
Metropolitan....{Industrial	221,698	32,728,493	257,762	26,233,881	10,822	1,063,644	None.	490,282	59,963,018
Mutual Life of New York	12,670	25,950,485	2,661	4,245,618	586	2,942,951	442,638	15,917	33,581,692
National Life of the United States	57	39,408	None.	None.	None.	None.	None.	57	39,408
New York Life	24,382	46,644,827	6,564	9,965,188	901	2,300,127	209,159	31,847	59,119,301
North Western Mutual	132	151,326	1	1,000	None.	None.	None.	133	152,326
Phœnix Mutual	423	382,643	3	293	4	6,000	None.	430	388,936
Provident Savings	775	1,219,625	183	311,264	258	520,648	None.	1,216	2,051,537
Prudential..{Ordinary	9,433	10,073,995	3,320	2,912,286	1,267	3,803,723	3,178	14,020	16,793,182
Prudential..{Industrial	133,981	17,410,145	41,114	4,768,817	2,131	253,519	130	177,226	22,432,611
State Life	169	963,500	19	64,000	16	347,610	None.	204	1,375,110
Travelers Insurance Co	2,734	7,428,004	1,102	2,910,828	1,259	4,007,596	6,970	5,095	14,353,398
Union Mutual	3,469	5,594,372	897	1,350,741	325	909,357	58,505	4,691	7,912,975
United States Life	368	688,053	155	257,201	153	442,144	2,535	676	1,389,933
Totals	443,454	201,748,473	343,060	81,541,689	22,091	25,016,094	1,016,600	808,605	309,322,856

RECAPITULATION.

Canadian Companies	393,637	508,136,939	195,899	160,415,538	74,334	49,649,916	5,842,303	663,870	724,044,696
British Companies	13,928	32,703,238	10,449	17,597,464	545	2,861,901	2,595,675	24,922	55,758,278
American Companies	443,454	201,748,473	343,060	81,541,689	22,091	25,016,094	1,016,600	808,605	309,322,856
Totals	851,019	742,588,650	549,408	259,554,691	96,970	77,527,911	9,454,578	1,497,397	1,089,125,830

ASSESSMENT SYSTEM.

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1912.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates, new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
Canadian Companies.	$		$		$		$	$	$	$
Catholic Mutual Benefit Association	457,520	2,515	2,307,500	24,957	29,924,000	307	452,600	449,201	25,917	None.
Commercial Travellers' Mutual Benefit Society	37,896	232	232,000	2,257	2,256,000	34	34,000	31,000	3,000	None.
Independent Order of Foresters (Canadian Business)	1,745,597	14,424	14,342,781	100,249	98,790,643	1,297	1,478,178	1,453,139	184,683	2,921
Woodmen of the World	179,558	2,927	2,285,100	14,401	13,942,744	97	108,000	117,908	19,750	None.
Totals for 1912	2,420,571	20,098	19,167,381	141,864	144,913,387	1,735	2,072,178	2,051,248	233,350	2,921
Totals for 1911	2,354,471	16,779	13,123,500	138,698	139,866,188	1,345	1,747,481	1,681,716	313,626	10,750

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Life and Endowment Department.

—	Total Amount Paid by Members.	Number of Certificates reported taken up.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	Unsettled Claims Including Disability.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
In Canada	1,745,597	14,424	14,342,781	100,249	98,790,643	1,478,178	1,453,139	184,683	2,921
In other Countries	2,490,937	17,272	10,703,998	142,804	142,619,486	1,656,810	1,611,464	232,919	24,434
Totals	4,236,534	31,696	25,046,779	243,053	241,410,129	3,134,988	3,064,603	417,602	27,355

Sick and Funeral Department.

In Canada	276,066	8,270	.....	49,715	.....	207,870	211,062	11,386	3,531
In other Countries	89,800	2,716	.....	15,317	.....	66,618	68,818	2,894	762
Totals	365,866	10,986	.....	65,032	.....	274,488	279,880	14,280	4,293

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES—ASSETS, 1912.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Due from Members.	Other Assets.	Total Assets.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association	Feb. 10, 1880	None.	109,000 00	None.	364,227 18	None.	119,776 95	12,922 90	61,380 25	4,116 72	671,425 00
Commercial Travellers' Mutual Benefit Society	July 1881	None.	20,640 00	None.	31,527 93	None.	18,721 05	222 70	None.	330 00	71,441 68
Independent Order of Foresters	" 1881	979,547 18	6,644,838 12	1,543,828 97	9,605,591 66	1,188,641 30	611,148 39	211,231 25	None.	36,033 67	20,853,860 74
Woodmen of the World	" 1903	None.	209,770 63	None.	163,977 51	None.	71,139 72	7,234 08	22,453 01	500 00	475,074 95
Totals		979,547 18	6,984,248 75	1,543,828 97	10,165,324 28	1,188,641 30	850,786 31	231,611 93	83,833 26	40,980 39	22,071,802 37

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1912.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
Canadian Companies.	$	$	$
Catholic Mutual Benefit Association	452,000	976,500	1,428,500
Commercial Travellers' Mutual Benefit Society	34,000	114,000	148,000
Independent Order of Foresters (Canadian Business)	1,031,293	9,316,748	10,348,041
Woodmen of the World	108,000	878,199	986,199
Totals for 1912	1,625,293	11,285,447	12,910,740
Totals for 1911	1,496,425	9,858,901	11,355,326

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1912.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities not including Reserve.
	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association	25,916 68	2,140 68	469 47	28,526 83
Commercial Travellers' Mutual Benefit Society	3,000 00	None.	845 60	3,845 60
*Independent Order of Foresters	463,530 27	5,685 84	784,428 88	1,253,644 99
Woodmen of the World	19,750 00	None.	2,693 98	22,443 98
Totals	512,196 95	7,826 52	788,437 93	1,308,461 40

*Including the sickness and funeral department.

ASSESSMENT LIFE COMPANIES—*Concluded.*

INCOME, 1912.

—	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association.....	421,945 91	35,574 21	23,779 16	None.	481,299 28
Commercial Travellers' Mutual Benefit Society.....	33,276 20	4,620 00	2,956 01	None.	40,852 21
*Independent Order of Foresters.....	4,331,140 17	271,259 16	916,499 17	46,528 91	5,565,427 41
Woodmen of the World.....	154,036 39	25,521 72	20,917 85	6,002 29	206,478 25
Totals.....	4,940,398 67	336,975 09	964,152 19	52,531 20	6,294,057 15

EXPENDITURE, 1912.

—	Paid to Members	General Expenses.	Total Expenditure	Excess of Income over Expenditure
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association.....	449,201 23	36,504 90	485,706 13	*d* 4,406 85
Commercial Travellers' Mutual Benefit Society.....	31,000 00	4,505 91	35,505 91	*e* 5,346 30
*Independent Order of Foresters.....	3,344,483 08	544,289 53	3,888,772 61	*e*1,676,654 80
Woodmen of the World.....	117,908 35	33,745 21	151,653 56	*e* 54,824 69
Totals.....	3,942,592 66	619,045 55	4,561,638 21	*e*1,732,418 94

*Including the Sickness and Funeral Department.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, 1910, as at May 31, 1913.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	R. K. Elliot, Secretary, Halifax, N.S.	61,000	59,914	Fire.
Ætna Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal	287,793	268,139	Fire and Automobile.
Ætna Life Insurance Co., Hartford, Connecticut	T. H. Christmas, Chief Agent, Montreal	5,258,697	4,937,336	Life.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	367,433	303,777	Fire, Accident, Sickness and Guarantee.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	25,472	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg	122,247	106,150	Fire and Tornado; limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia.
The American Insurance Company	Conrad S. Riley, Chief Agent, Winnipeg	55,967	51,042	Fire.
American Surety Company of New York	W. H. Hall, Chief Agent, Toronto	100,000	99,500	Guarantee.
Anglo-American Fire Insurance Company	H. H. Beck, Manager, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	418,533	406,043	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Secretary, Toronto	111,574	104,333	Steam Boiler.
The British America Assurance Company	W. B. Meikle, Chief Agent, Toronto	91,240	84,647	Fire and Hail.
British Colonial Fire Insurance Company	Theodore Meunier, Managing Director, Montreal	55,000	53,790	Fire.
The British Columbia Life Assurance Company	Sanford S. Davis, General Manager, Vancouver	55,000	54,164	Life.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,000	111,150	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	55,000	52,250	Fire.
Caledonian Insurance Company	John G. Borthwick, Manager, Montreal	401,679	379,486	Fire.
The California Insurance Company	John McLeod, Chief Agent, Vancouver	55,000	50,586	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Secretary, Montreal	91,035	87,418	Accident, Sickness, Plate Glass and Guarantee.
The Canada Hail Insurance Company	Wm. J. Willcox, Managing Director, Winnipeg	30,000	28,746	Hail.
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto	61,000	57,950	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg	55,000	52,250	Fire.
The Canada Weather Insurance Company	Geo. W. Hunt, Chief Agent, Toronto	21,000	20,719	Insurance against injury to property, caused by cyclones, tornadoes, windstorms, frost or hail, except with respect to property in transit on water.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Canadian Casualty and Boiler Insurance Company	John J. Durance, Secretary, Toronto	55,000	52,500	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	70,000	66,560	Fire.
The Canadian Railway Accident Insurance Company	John Emo, Chief Agent, Montreal	75,000	72,270	Accident, Sickness, Burglary, Plate Glass and Automobile.
The Canadian Surety Company	Wm. F. Hall, Chief Agent, Toronto	58,768	52,203	Guarantee.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa	57,[illegible]	54,313	Life.
The Central Canada Manufacturers Mutual Fire Insurance Company	E. P. Heaton, Manager, Toronto	54,000	51,300	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	1,061,033	1,016,174	Fire and Life.
Confederation Life Association	J. K. Macdonald, Managing Director, Toronto	85,367	75,847	Life.
The Connecticut Fire Insurance Company, Hartford, Conn	Dewar & Bethune, Chief Agents, Ottawa	125,000	123,950	Fire.
The Continental Insurance Company	Joseph Rowat, Chief Agent, Montreal	253,000	247,854	Fire.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	55,000	52,894	Life.
The Crown Life Insurance Company	William Wallace, General Manager, Toronto	67,964	65,895	Life.
The Dominion Fire Insurance Company	Robt. E. Massie, President, Toronto	54,965	50,961	Fire.
The Dominion Gresham Guarantee and Casualty Company, Limited	Charles W. Hagar, General Manager, Montreal	135,500	129,290	Burglary, Accident, Sickness, Guarantee & Automobile.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont.	60,220	57,825	Life.
The Dominion of Canada Guarantee and Accident Insurance Company	Charles A. Withers, Manager, Toronto	200,740	186,166	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited	Richard I. Griffin, Chief Agent, Montreal	1,021,375	940,778	Fire, Accident, Guarantee and Sickness.
The Equitable Fire and Marine	J. W. Tatley, Chief Agent, Montreal	124,073	105,035	Fire
*The Equitable Life Assurance Society of the United States	Sergeant P. Stearns, Manager, Montreal	2,213,667	2,042,809	Life.
The Equity Fire Insurance Company of Canada	Wm. G. Brown, Manager, Toronto	55,333	53,069	Fire.
The Excelsior Life Insurance Company	Edwin Marshall, General Manager, Toronto	54,000	52,309	Life.
Factories Insurance Company	Ormsby, Clapp and Anderson, Limited, Chief Agents, Toronto	57,000	51,307	Fire.
The Federal Life Assurance Company of Canada	Alfred N. Mitchell, Assistant General Manager, Hamilton	79,981	75,598	Life.
Fidelity and Casualty Company of New York	Bartholomew Minehan, Chief Agent, Toronto	196,953	175,265	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity-Phœnix Fire Insurance Company of New York	A. M. M. Kirkpatrick, Chief Agent, Toronto	350,300	338,776	Fire and Tornado.

Firemen's Fund Insurance Company	John H. Hunter, Chief Agent, Toronto	95,000	82,225	Fire, Inland Transportation and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
Firemen's Insurance Company of Newark, N.J	Benjamin B. Smith, Chief Agent, Winnipeg	54,773	50,833	Fire.
The General Accident Assurance Company of Canada	John J. Durance, Secretary, Toronto	44,459	42,541	Accident and Sickness.
General Accident, Fire and Life Assurance Corporation, Limited	Thomas H. Hall, Chief Agent, Toronto	269,017	257,883	Fire.
The General Animals Insurance Company of Canada	R. A. Leduc, Chief Agent, Montreal	26,006	25,098	Live Stock.
Compagnie d'Assurances Générales contre l'Incendie	Joseph A. Laurin, Chief Agent, Montreal	107,437	98,842	Fire.
German American Insurance Company	John H. Esinhart and Trevor A. Evans, Joint Chief Agents, Montreal	342,007	315,402	Fire.
Germania Fire Insurance Company	Percy Robertson, Chief Agent, Toronto	50,000	50,000	Fire.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	172,333	168,583	Life.
The Great-West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, Man	60,000	57,000	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	75,000	71,844	Life.
The Guarantee Company of North America	Henry E. Rawlings, Chief Agent, Montreal	60,000	56,900	Guarantee.
The Guardian Accident and Guarantee Company	H. M. Lambert, Managing Director, Montreal	132,487	127,780	Accident, Sickness, Guarantee, Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng	Hugh M. Lambert, Chief Agent, Montreal	683,133	639,032	Fire.
Hartford Fire Insurance Company, Hartford, Conn	Peter A. McCallum, Chief Agent, Toronto	640,073	606,289	Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft."
The Hartford Steam Boiler Inspection and Insurance Co	H. N. Roberts, Chief Agent, Toronto	45,000	36,765	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Life Association of Canada	J. K. McCutcheon, Managing Director, Toronto	53,500	51,841	Life.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	389,333	362,622	Fire, Automobile and Tornado
The Hudson Bay Insurance Company	Charles E. Berg, Manager, Vancouver	65,976	63,337	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada	E. Willans, Secretary, Toronto	111,000	106,200	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Imperial Life Assurance Company of Canada	J. K. Pickett, Manager, Toronto	243,791	232,495	Life.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agts., Montreal	355,080	330,698	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania	Paul Von Szeliski, Chief Agent, Toronto	125,780	114,506	Fire.
International Casualty Company	F. Carter Cotton, Chief Agent, Vancouver	20,000	19,000	Accident, Sickness and Automobile (limited to the Province of British Columbia).
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.

*This Company has also $3,734,100 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
Law Union and Rock Insurance Co., Limited	J. E. E. Dickson, Manager for Canada, Montreal	322,133	281,789	Fire, Accident and Sickness.
The Liverpool and London and Globe Insurance Company, Limited	J. Gardner Thompson, Mgr. for Canada, Montreal	1,183,183	1,148,372	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson, Managing Director, Montreal	56,000	55,903	Fire.
Lloyds Plate Glass Insurance Company of New York	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Chief Agents, Toronto	113,900	109,209	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal	258,250	244,060	Fire and Life.
London Guarantee and Accident Co., Limited	D. W. Alexander, Manager for Canada, Toronto	313,388	302,539	Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	528,096	501,310	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada	Alexander MacLean, Secretary, Toronto	99,719	98,184	Guarantee, Accident, Sickness, Automobile and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited	Alexander Bissett and Leonard Atkins, Chief Agents, Montreal	138,500	130,801	Life.
The London Mutual Fire Ins. Co. of Canada	Frank D. Williams, Chief Agent, Toronto, Ont.	61,500	58,482	Fire.
London Life Insurance Company	J. G. Richter, Manager, London, Ont	60,000	53,095	Life.
Loyal Protective Insurance Company	Paul Borup, Chief Agent, Montreal	27,000	25,426	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumber Insurance Company of New York	E. D. Hardy, Chief Agent, Ottawa	107,600	100,405	Fire.
The Manufacturers Life Insurance Company	G. A. Somerville, General Manager, Toronto	197,177	185,658	Life.
The Marine Insurance Company, Limited	W. J. G. Thompson, Chief Agent, Halifax	126,533	105,850	Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md	J. William Mackenzie, Chief Agent, Toronto	364,506	338,150	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto	169,461	156,838	

**Metropolitan Life Insurance Co., New York	John Tilton, Chief Agent, Ottawa	9,024,012	8,419,583	Life.
The Monarch Life Assurance Company	J. W. W. Stewart, Managing Director, Winnipeg.	58,159	51,863	Life.
The Montreal-Canada Fire Insurance Company	A. Champagne, President, Montreal	60,000	57,000	Fire.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal	59,500	58,251	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Managing Director, Waterloo, Ont.	114,000	109,013	Life.
The Mutual Life and Citizen's Assurance Company, Ltd.	Wilfrid Bovey, Chief Agent, Montreal	121,667	114,367	Life.
†The Mutual Life Insurance Co. of New York	Fayette Brown, Manager, Montreal	2,965,227	2,853,591	Life.
National Fire Insurance Co. of Hartford	Smith, Mackenzie & Hall, Chief Agents, Toronto	275,000	262,556	Fire and Tornado.
The National Life Assurance Co. of Canada	A. J. Ralston, Chief Agent, Toronto	55,000	53,500	Life.
The National Provincial Plate Glass and General Insurance Co., Limited	J. H. Ewart, Chief Agent, Toronto	14,600	12,381	Plate Glass.
National Surety Company	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Joint Chief Agents, Toronto	69,000	66,043	Guarantee.
National Union Fire Insurance Co. of Pittsburg, Pa.	Henry J. Richmond, Chief Agent, Toronto	129,553	120,849	Fire and Tornado.
††New York Life Insurance Co.	Percy V. Raven, Chief Agent, Montreal	7,315,617	6,838,362	Life.
The New York Plate Glass Insurance Co.	Geo. W. Pacaud, Chief Agent, Montreal	35,467	31,006	Plate Glass.
Niagara Fire Insurance Company	J. V. Nutter, Chief Agent, Winnipeg	110,000	104,880	Fire and Tornado.
The North American Accident Insurance Company	H. E. Ridout, Chief Agent, Toronto	60,867	55,015	Accident, Sickness and Plate Glass.
North American Life Assurance Co.	L. Goldman, Managing Director, Toronto	61,200	57,950	Life.
The North British and Mercantile Ins. Co.	Randall J. Davidson, Manager, Montreal	1,376,666	1,290,993	Fire and Life.
The North Empire Fire Insurance Company	Donald H. McDonald, President, Winnipeg, Man.	62,231	59,568	Fire.
The North West Fire Insurance Company	Thomas Bruce, Deputy Manager, Winnipeg	53,815	53,292	Fire.
The Northern Assurance Co., Ltd.	Robt. W. Tyre, Manager, Montreal	507,600	451,390	Fire.
The Northern Life Assurance Company of Canada	John Milne, Managing Director, London, Ont.	67,107	64,204	Life.
Northwestern National Insurance Company of Milwaukee, Wis.	Guy M. Harris, Chief Agent, Winnipeg	89,507	80,642	Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto	737,153	676,732	Fire, Accident, Sickness and Plate Glass.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,780	68,910	Life.
The Nova Scotia Fire Insurance Company	Arthur C. Baillie, Manager, Halifax, N.S.	53,000	50,779	Fire.
The Occidental Fire Insurance Company	A. F. Kempton, Secretary, Wawanesa, Man.	55,000	51,175	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neeley, Manager, Toronto	684,967	575,211	Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Limited, Chief Agents, Montreal	132,860	123,560	Insuring postal and express packages in transit in Canada
The Ontario Fire Insurance Company	J. E. Rice, Chief Agent, Calgary	50,500	50,149	Fire.

*This Company has also $3,200,000 vested in Canadian Trustees under the Insurance Act. **This Company has also $2,843,644 vested in Canadian Trustees under the Insurance Act. †This Company has also $4,958,910 vested in Canadian Trustees under the Insurance Act. ††This Company has also $4,308,959 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Pacific Coast Fire Insurance Co.	Thomas W. Greer, General Manager, Vancouver	58,100	50,985	Fire.
The Palatine Insurance Company, Limited	James McGregor, Chief Agent, Montreal	105,667	100,383	Fire.
‡Phœnix Assurance Co., Limited	R. MacD. Paterson and J. B. Paterson, General Agents, Montreal	1,326,747	1,209,182	Fire and Life.
The Phœnix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal	319,000	302,702	Fire.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	18,000	15,344	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company	Robert Hampson & Son, Limited, Chief Agents, Montreal	181,000	165,671	Fire.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	456,167	433,305	Life.
Provincial Insurance Company, Limited	Willis, Faber & Co. of Canada, Limited, Chief Agents, Montreal	115,340	103,421	Fire.
The Prudential Insurance Co. of America	Wm. White, Chief Agent, Montreal	1,956,085	1,826,847	Life.
Quebec Fire Assurance Co.	Colin E. Sword, Secretary, Quebec	174,093	167,947	Fire.
Queen Insurance Co. of America	William Mackay, Chief Agent, Montreal	589,523	553,703	Fire, Inland Transportation and Automobile.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	185,888	149,166	Guarantee, Accident, Sickness and Plate Glass.
The Reliance Mutual Life Assurance Society, London, Eng	John B. Laidlaw, Chief Agent, Toronto	109,500	96,133	Life.
de Rimouski, La Compagnie d'Assurance contre l'incendie	Napoleon Bernier, Secretary, Rimouski, P.Q.	55,000	51,680	Fire.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	387,387	318,239	Fire, Accident, Sickness, and Automobile restricted to Burglary or Theft.
The Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal	93,637	90,013	Life and Sickness.
The Royal Insurance Co., Limited	William Mackay, Chief Agent, Montreal	1,969,427	1,861,817	Fire and Life.
La Sauvegarde Life Insurance Company	Philorum Bonhomme, Chief Agent, Montreal	55,000	52,250	Life.
The Scottish Union and National Insurance Co.	Esinhart & Evans, Chief Agents, Montreal	320,644	307,095	Fire.
The Security Life Insurance Company of Canada	Joseph M. Fortier, President, Montreal	57,000	51,108	Life.
The Sovereign Fire Assurance Co., of Canada	H. S. Wilson, Managing Director, Toronto	57,500	50,786	Fire.
The Sovereign Life Assurance Co. of Canada	H. J. Meiklejohn, Managing Director, Winnipeg	52,000	50,000	Life

Springfield Fire and Marine Insurance Co.	Joseph Murphy, Chief Agent, Toronto	312,000	288,792	Fire, Tornado and Sprinkler Leakage.
†The Standard Life Assurance Co.	D. M. McGoun, Manager, Montreal	6,622,844	6,264,184	Life
The Star Assurance Society	Alf. W. Briggs, Secretary, Toronto	194,180	176,704	Life
††The State Life Assurance Co., Indianapolis, Ind	W. H. Hunter, Chief Agent, Toronto	127,000	121,141	Life
St. Paul Fire and Marine Insurance Co.	Robt. J. Dale, Chief Agent, Montreal	231,000	216,049	Fire, Inland Transportation, Tornado and Automobile.
The Subsidiary High Court of the Ancient Order of Foresters	W. Williams, Permanent Secretary, Toronto	62,516	59,702	Life and Sickness.
Sun Insurance Office, London, Eng.	H. M. Blackburn, Manager, Toronto	451,297	425,293	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, President, Montreal	64,000	60,800	Life
The Supreme Court of the Independent Order of Foresters	Elliot G. Stevenson, Supreme Chief Ranger, Toronto	100,000	100,000	Life, Disability and Sickness on the Assessment Plan.
The Title and Trust Company	John J. Gibson, Manager, Toronto	77,000	75,989	Title Insurance as defined in Company's Act of incorporation.
The Travelers Indemnity Company Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	109,500	100,530	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile.
*The Travelers Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	879,190	829,104	Life and Accident.
The Travellers' Indemnity Co., of Canada	Frank F. Parkins, Chief Agent, Montreal	81,000	79,379	Accident, Sickness, Steam Boiler, Automobile and Plate Glass.
The Travellers Life Assurance Company of Canada	George H. Allen, Managing Director, Montreal	55,000	52,593	Life
Underwriters at American Lloyds	Edgar D. Hardy, Chief Agent, Ottawa	76,900	72,396	Fire and Sprinkler Leakage.
L'Union Compagnie d'Assurance contre l'incendie, Paris, France	Louis Maurice Ferrand, Chief Agent, Montreal	57,900	55,295	Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	436,967	402,752	Fire.
Union Mutual Life Insurance Co. Portland, Maine	Henri E. Morin, Chief Agent, Montreal	1,655,752	1,607,820	Life.
United States Fidelity and Guaranty Co., Baltimore, Md.	Arthur E. Kirkpatrick, Chief Agent, Toronto	250,000	230,058	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York	Lewis A. Stewart, Chief Agent, Toronto	344,073	312,199	Life.
Westchester Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	100,000	96,235	Fire.
The Western Assurance Co.	W. B. Meikle, Managing Director, Toronto	79,220	75,187	Fire and Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited	P. M. Wickham, Chief Agent, Montreal	365,990	348,492	Fire, Live Stock, Accident, Sickness and Plate Glass

†This Company has also $2,006,549 vested in Canadian Trustees under the Insurance Act.
*This Company has also $2,960,000 vested in Canadian Trustees under the Insurance Act.
††This Company has also $54,000 vested in Canadian Trustees under the Insurance Act.
‡This Company has also $1,597,627 vested in Canadian Trustees under the Insurance Act.

NOTE—The *Sterling Accident and Guarantee Company of Canada* has reinsured all its risks with the Dominion Gresham Guarantee and Casualty Company and has given notice that it will apply for the release of its deposit on July 7, 1913. In the case of the *Union Life Assurance Company* an order for the winding up of the Company was made on Wednesday, June 25, 1913, and subsequently, with the approval of the Court, an agreement was made whereby the Metropolitan Life Insurance Company of New York has undertaken to reinsure all the policies of said Company.

THE following Insurance Companies are registered under "the Insurance Act, 1910" and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World	Clair Jarvis, Chief Agent, London, Ont.
The Commercial Travelers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada	John J. Behan, Chief Agent, Kingston, Ont.

*This order is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "the Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal	113,140	107,059	Life.
The Edinburgh Life Assurance Co.	F. W. Kingstone, Chief Agent, Toronto	95,667	93,317	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	175,930	153,599	Life.
National Life Insurance Company of the U. S. of America	Paul P. Powis, Chief Agent, Hamilton	60,000	58,200	Life.
North Western Mutual Life Insurance Company, Milwaukee Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phœnix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	130,280	130,125	Life.
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	125,000	119,881	Life.
The Scottish Provident Institution	John H. Dunlop, Chief Agent, Montreal	91,000	86,450	Life.

SESSIONAL PAPER No. 8

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.

BONDS AND DEBENTURES PURCHASED.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Canada Life	Municipal Debs., 5 and 6 p.c.	94,548 91	96,440 64	Wood, Gundy & Co.
	Guelph School Debs., 5 p.c.	9,000 00	9,000 00	Brent, Noxon & Co.
	Municipal Debs., 5 p.c.	42,500 00	42,239 19	Brent, Noxon & Co.
	Municipal Debs., 5 p.c.	90,101 30	90,101 30	Dominion Securities Corp.
	School Debs., 5 p.c.	24,500 00	24,500 00	Dominion Securities Corp.
	Municipal Debs., 5½ and 6 p.c.	85,035 95	88,930 09	C. H. Burgess & Co.
	P. Burns & Co., 6 p.c. bonds	25,000 00	25,000 00	Dominion Securities Corp.
	North Battleford School Debs., 6 p.c.	10,666 60	11,003 45	C. H. Burgess & Co.
	Wm. Davies Co. Bonds, 6 p.c.	100,000 00	102,000 00	Dominion Securities Corp.
	Granby School Debs., 5 p.c.	60,000 00	60,000 00	Town direct.
	Yorkton School Debs., 5 p.c.	30,000 00	29,609 01	W. A. Mackenzie & Co.
	Gordon, Ironsides & Fares Co., 6 p.c.	100,000 00	99,000 00	Dominion Securities Corp.
Canadian Order of Woodmen of the World	Town of Canora Debs., 5½ p.c.	4,000 00	4,031 60	Burgess & Co.
Capital Life	Town of Kindersley Debs., 6 p.c	7,000 00	7,000 00	C. H. Burgess & Co.
Catholic Mutual Benefit Association	Municipal Debs., 4 p.c.	34,802 44	34,128 79	Ontario Securities Corp.
Confederation Life	Mexican Government Bonds, 5 p.c.	31,000 00	29,760 00	Osler & Hammond.
Continental Life	Municipal Debs., 5 and 5½ p.c.	14,500 00	14,500 00	C. H. Burgess & Co.
	Municipal Debs., 4 and 5 p.c.	22,219 61	21,163 69	Ontario Securities Co.
	Municipal Debs., 5 p.c.	10,000 00	9,810 00	Wood, Gundy & Co.
	Municipal Debs., 4, 5½ and 6 p.c.	27,050 19	25,490 96	Share & Debenture Corp.
Federal Life	Eastern Car Co. Bonds, 6 p.c.	25,000 00	24,625 00	A. E. Ames & Co.
	School District Debs., 6 p.c.	5,950 00	5,950 00	Wood, Gundy & Co.
	Brandon Debs., 5 p.c.	50,000 00	51,400 00	Dominion Securities Corp.
	St. Lawrence Sugar Refineries Bonds, 6 p.c.	25,000 00	25,125 00	A. E. Ames Co.
	Electrical Development Co. of Ontario Bonds, 5 p.c.	25,000 00	23,125 00	Dominion Securities Corp.
	Municipal Debs., 5, 5½ and 6 p.c.	83,138 04	84,761 59	C. H. Burgess & Co.
	P. Burns & Co. Bonds, 6 p.c.	23,000 00	23,000 00	Dominion Securities Corp
Great West Life	Municipal Debs., 5½ and 6 p.c.	37,700 00	35,875 90	Nay & James.
	Village of Bredenbury Debs., 7 p.c.	5,000 00	5,009 00	Village direct.
	Village of Fort Qu'Appelle Debs. 6 p.c.	3,000 00	2,879 45	Village direct.
	Municipal Debs., 6 and 7 p.c.	9,000 00	8,741 40	Curran Bros.
	School Dist. of Golden Bay Debs., 6 p.c.	700 00	672 50	School District direct.
Imperial Life	Town of Kindersley Debs., 6 p.c.	8,642 95	9,048 60	C. H. Burgess & Co.
	Village of Elkhorn Debs., 5 p.c.	1,500 00	1,430 95	Village direct.
Manufacturers Life	Republic of Cuba, 5 p.c.	1,000 00	1,047 73	Royal Bank, Havana.
	London & Canadian Loan & Agency Co., Debs., 6 p.c.	50,000 00	50,000 00	Company direct.
	Niagara Falls Park & River Railway Co., 5 p.c.	65,000 00	63,401 00	C. H. Burgess & Co.
	School Dist. Debs., 5 to 6¾ p.c.	94,480 00	92,542 26	Nay & James, W. L. McKinnon and Alberta Supply Co.
Mutual Life of Canada	Town of Chilliwack Debs., 5 p.c.	75,000 00	75,000 00	Ontario Securities Co.
	Bannatyne School Dist. Debs., 5 p.c.	35,000 00	35,000 00	J. G. Mackintosh & Co.
	Township of Thorah Debs., 5 p.c.	10,000 00	10,000 00	C. H. Burgess & Co.
	Souris School Dist. Debs., 5 p.c.	37,000 00	37,000 00	Ontario Securities Co.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par Value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
National Life of Canada	Municipal Debs., 5 and 5½ p.c.	14,750 00	15,170 10	Lyon & Plummer.
	School Dist Debs., 5 p.c.	5,000 00	4,953 55	W. A. MacKenzie & Co.
	Municipal Debs., 5 p.c.	13,016 23	12,894 15	W. A. MacKenzie & Co.
	Municipal Debs., 4½, 5 and 6 p.c.	12,106 52	12,400 29	Burgess & Co.
	Municipal Debs., 5 p.c.	2,016 85	1,971 42	Hanson Bros.
	Municipal Debs., 5 p.c.	1,423 15	1,423 15	H. O'Hara & Co.
	School Dist. Debs., 6 and 6¼ p.c.	22,120 00	22,133 20	H. O'Hara & Co.
	Municipal Debs., 5 p.c.	12,354 23	12,312 59	G. A. Stimson & Co.
	Municipal Debs., 4, 5 and 6 p.c.	31,713 17	31,297 17	W. L. McKinnon & Co.
	Municipal Debs., 5 p.c.	7,000 00	7,000 00	Dominion Trust Co.
	Municipal Debs., 4 and 5 p.c.	37,832 87	37,559 02	Brent, Noxon & Co.
	Municipal Debs., 4, 4½ and 5 p.c.	22,536 64	21,550 57	Dominion Securities Corp.
	Municipal Debs., 5 p.c.	4,750 00	4,750 00	Ontario Securities Co.
	Municipal Debs., 5 p.c.	4,000 00	3,916 55	Murray, Mather & Co.
North American Life	Mathews Steamship Co. Bonds, 6 p.c.	45,000 00	43,875 00	Aemilius Jarvis & Co.
	Ontario & Quebec Navigation Co., Bonds, 6 p.c.	125,000 00	123,125 00	Aemilius Jarvis & Co.
Northern Life	Municipal Debs., 6 p.c.	9,000 00	8,934 30	W. L. McKinnon & Co.
	Municipal Debs., 6 p.c.	10,925 24	10,476 50	Continental Life Insurance Co.
Security Life	Municipal Debs., 3½ and 4½ p.c.	57,000 00	53,797 80	C. M. McCuaig & Co.
Subsidiary High Court of the A.O.F.	Town of Meaford Debs., 5 p.c.	8,431 42	8,431 42	A. E. Ames & Co.
	Town of Cranbrook Debs., 5 p.c.	10,000 00	9,790 83	Brent, Noxon & Co.
Sun Life	Asbestos Corp. of Canada, Ltd., Bonds, 5 p.c.	12,500 00	10,000 00	In exchange for Amalgamated Asbestos Bonds on re-organization.
	Auburn Power Co. Bonds, 5 p.c.	43,000 00	36,550 00	Midland Construction Co.
	Banco-Hipotecario de Chile, 7 p.c.	2,200 00	1,953 56	Sidney Thurston.
	Barcelona Traction Light & Power Co. Bonds, 5 p.c. (30 per cent paid)		219,000 00	Dominion Securities Corp.
	Cairo Railway & Light Co., 5 p.c.	50,000 00	42,500 00	Western Railways & Light Co.
	Canadian Cottons, Ltd., 5 p.c.	250,000 00	206,875 00	Royal Securities Corp.
Sun Life	Central Ontario Power Co., 5 p.c.	40,000 00	34,000 00	Midland Construction Co.
	Chicago, Ottawa & Peoria Railway Co., 5 p.c.	5,000 00	4,250 00	Citizens Lighting Co.
	City of Chilliwack Debs., 5 p.c.	62,500 00	53,206 50	F. J. Hart & Co.
	Cobourg Utilities Corp., 5 p.c.	30,000 00	25,500 00	Midland Construction Co.
	Dominion Textile Co., Limited, Series A, C and D, 6 p.c.	34,000 00	33,235 00	Alex. Paterson & Co.
	Eastern Power Co., Ltd., 5 p.c.	180,000 00	153,000 00	Midland Construction Co.
	Galesburg Electric Motor & Power Co., 6 p.c.	169,000 00	169,000 00	Western Railways & Light Co.
	City of Havana, Cuba, 6 p.c.	1,000 00	1,097 81	Royal Bank of Canada.
	Light, Heat & Power Co. of Lindsay, Ont., 5 p.c.	20,000 00	17,000 00	Midland Construction Co.
	Mississippi River Power Co., 5 p.c.	242,424 24	200,000 00	Dominion Securities Corp
	Napanee Water & Electric Light Co., 5 p.c.	60,000 00	51,000 00	J. G. G. Kerry.

SESSIONAL PAPER No. 8

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Concluded.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Sun Life	Nipissing Power Co., Ltd., 5 p.c.	451,000 00	383,350 00	$344,705.88 Bonds from Company in exchange for 6 p.c. Bonds. $46,000.00 Bonds, J. G. Kerry. $60,000.00 Bonds from Midland Construction Co. $294.12 Bonds from Electric Power Co.
	Porto Rico Government, 4 p.c.	10,000 00	10,450 00	Lawrence, Turnure & Co.
	Baie de St. Paul, 5½ p.c	5 66	5 66	Interest added to principal
	Quincy Railway Co., 5 p.c	200,000 00	180,000 00	Fidelity Trust Co.
	St. Louis Electric Bridge Co., 2½ to 5 p.c		24,327 68	Difference in interest between 2½-5 p.c. charged to ledger value.
	St. Louis Electric Term. Ry. Co. 2½ to 5 p.c		17,204 14	
	Seymour Power & Electric Co., 5 p.c	140,000 00	119,000 00	Midland Construction Co.
	Sidney Electric Power Co., 5 p.c.	90,000 00	76,500 00	Midland Construction Co.
	Springfield & Northeastern Traction Co., Collateral Mtge., 5p.c.	600 00	540 00	Bodell & Co.
	Western Rlys & Light Co., 6p.c.	181,000 00	153,850 00	Company direct.
	Amortization amounts added to ledger value		357 58	
Supreme Court of the I. O. F	Georgia Railway & Power Co. Bonds, 5 p.c	1,644,000 00	1,397,650 00	Central Trust Co., N.Y.
	Michigan United Railway, 5 p.c.	706,000 00	600,100 00	Various banks.
	Lake Superior Iron & Chemical Co., Bonds, 6 p.c	100,000 00	100,0000	Union Trust Co.
Travellers Life of Canada	St. Lawrence Sugar Refineries, 6 p.c	3,000 00	3,045 00	C. H. McLean.
	St. Lawrence Sugar Refineries, 6 p.c	5,000 00	5,075 00	Quebec Bond Co.
	Sherwin-Williams Co. of Canada Bonds, 6 p.c	9,000 00	9,000 00	N. B. Stark & Co.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS PURCHASED.

Company.	Description of Stocks.	Dividend paid in			Par Value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					$ cts.	$ cts.	
Canada Life	Imperial Bank of Canada	11	12	12	30,000 00	60,000 00	By allotment.
	Bank of Nova Scotia	12	13	14	20,000 00	48,000 00	By allotment.
	Standard Bank of Canada	12	12	13	12,500 00	25,000 00	By allotment.
	Bank of Ottawa	10	11	12	600 00	1,200 00	By allotment.
	Huron & Erie Loan & Savings Co.	10	10	10	150 00	300 00	By allotment.
	Canada Landed & National Investment Co.	8	8	8	600 00	600 00	3rd, 4th and 5th instalments of $10 per share each on 20 shares allotted January 15, 1912.
Confederation Life	Bank of Ottawa	10	11	12	3,200 00	6,400 00	By allotment.
Great West Life	Canada Landed & National Investment Co.	8	8	8	2,980 00	2,980 00	2 calls of $10 per share each on 149 shares allotted Jan. 15, 1912.
Home Life	Dominion Permanent Loan Co.	6	6	6	15,000 00	15,000 00	Union Life Assurance Co.
Imperial Life	Bank of Ottawa	10	11	12	1,600 00	3,200 00	By allotment.
Manufacturers Life	Imperial Bank of Canada	11	12	12	4,500 00	9,000 00	By allotment.
	Winnipeg Electric Ry. Co.	10	10	12	37,500 00	37,500 00	2nd, 3rd and 4th instalments of 25 per cent. each on 500 shares allotted at $100 per share.
	Standard Bank of Canada	12	12	13	5,000 00	10,000 00	By allotment.
	Canadian Pacific Ry.	6+1	6½+1	7+3	940 00	1,410 00	By allotment.
	Bank of Nova Scotia	12	13	14	1,600 00	3,840 00	By allotment.
	Bank of Ottawa	10	11	12	800 00	1,600 00	By allotment.
	Huron & Erie Loan & Savings Co.	10	10	10	50 00	100 00	By allotment.
	Hamilton Provident & Loan Society	6+1	6+1	7	1,900 00	2,546 00	By allotment.
	London and Canadian Loan & Agency Co.	6	6	6	50	63 50	By allotment.
	Canadian Pacific Ry.	6+1	6½+1	7+3	150 00	401 12	Brouse, Mitchell & Co.
North American Life	Imperial Bank of Canada	11	12	12	6,400 00	12,800 00	By allotment.
	Standard Bank of Canada	12	12	13	4,450 00	8,900 00	By allotment.
	Bank of Ottawa	10	11	12	4,200 00	8,400 00	By allotment.
Sun Life	Adirondack Electric Power Corporation, Pfd.				114,000 00	102,600 00	In part exchange for Hudson River Electric bonds on reorganization.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS PURCHASED—*Concluded.*

Company.	Description of Stocks.	Dividend paid in			Par Value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					$ cts.	$ cts.	
Sun Life	Illinois Traction Co., Pfd.	6	6	6	547,300 00	492,570 00	Illinois Contracting Co.
	Western Railways & Light Co., Pfd.	6	6	6	331,000 00	281,250 00	In exchange for $321,000 debs. of company & 100 shares fr. Royal securities.
	Adirondack Electric Power Common	....	....	....	171,000 00	42,750 00	In part exchange for Hudson River Electric bonds on re-organization.
	Bell Telephone Co.	8	8	8	2,000 00	800 00	Final payment on 20 shares alloted.
	Asbestos Corp. of Canada, Pfd	....	....	....	25,000 00	.....	In part exchange for $50,000.
	Asbestos Corp. of Canada, Common	....	....	....	12,500 00	.....	Amalgamated asbestos bonds on re-organization.
	Levis County Railway Com.	....	....	....	3,300 00	.....	From company as commission for loan.
Supreme Court of the I.O.F.	Standard Bank of Canada.	12	12	13	1,775 00	3,550 00	New allotment—Part payment.
Union Life	Sun & Hastings Savings & Loan Co.	6	6	6	200 00	200 00	National Agency Co.
	Dominion Permanent Loan Co.	6	6	6	5,800 00	5,800 00	National Agency Co.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED.

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Canada Life	Municipal Debs	75,720 19	76,258 37		Matured.
	School Debs	30,445 51	31,224 74		Matured.
	Imperial Rolling Stock Co. Bonds	225,000 00	212,878 79	220,671 90	Dominion Securities Corp.
	Dominion Rolling Stock Co. Bonds	5,837 95	5,837 95		Matured.
	Pertolia Utilities Co. Ltd. Bonds	4,000 00	3,820 00	3,860 00	Redeemed.
	Mathews Steamship Co. Bonds	7,000 00	6,818 75		Matured.
	Toronto Railway Co. Bonds	36,246 66	37,087 21	36,246 66	Redeemed.
	Morrisey, Fernie & Michel Ry. Bonds	6,147 30	6,147 30		Matured.
	Ottawa Electric Co. Bonds	160,000 00	165,599 00	160,000 00	Dominion Securities Corp.
	Montreal Light, Heat & Power Bonds	25,000 00	25,000 00	25,250 00	Dominion Securities Corp.
	Provincial Light, Heat & Power Bonds	29,000 00	29,110 20	29,290 00	Dominion Securities Corp.
	Provincial Light, Heat & Power Bonds	1,000 00	1,008 80	1,050 00	Redeemed.
	Ottawa Electric Co. Bonds	9,000 00	9,315 00	8,977 50	Dominion Securities Corp.
	Lincoln Electric Co. Bonds	6,000 00	5,608 65		Matured.
	Province of Ontario Annuities	446 66	476 41		Matured.
	Linton Apartments Ltd. Bonds	5,000 00	4,500 00	5,049 00	Redeemed.
	Dominion Realty Co. Bonds	21,398 00	21,398 00		Matured.
	Cape Breton Real Estate Co. Bonds	13,135 40	13,135 40		Matured.
Canadian Order of Woodmen of the World	Municipal Debs	6,487 05	6,113 58		Matured.
Capital Life	Municipal Debs	938 88	908 06		Matured.
Catholic Mutual Benefit Association	Municipal Debs	6,388 43	6,516 74		Matured.
	Province of Quebec Bonds	15,000 00	15,000 00		Matured.
Commercial Travellers	Municipal Debs	589 19	603 19		Matured.
Confederation Life	Province of Ontario Annuities	632 99	632 99		Matured.
	Municipal Debs	38,834 54	38,834 54		Matured.
Continental Life	Provincial Light, Heat & Power Bonds	14,000 00	14,295 06	14,295 06	C. H. Burgess & Co.
	Municipal Debs	14,539 56	13,919 35		Matured.
Crown Life	Municipal Debs	11,603 14	12,444 15		Matured.
Dominion Life	Municipal Debs	6,200 60	6,200 60		Matured.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Federal Life.....	St. Lawrence Power Co. Bonds.....	1,500 00	1,616 25	1,575 00	Redeemed.
	Imperial Rolling Stock Co. Bonds.....	9,000 00	9,000 00	.....	Matured.
	Municipal Debs.....	3,354 85	3,354 85	.....	Matured.
	Ottawa Electric Co. Bonds	23,000 00	23,397 58	22,885 00	Dominion Securities Corp.
	Municipal Debs.....	20,000 00	18,731 67	19,800 00	Dominion Securities Corp.
	Province of Manitoba Bonds.....	30,000 00	29,855 43	29,700 00	Dominion Securities Corp.
	Toronto Electric Light Co. Bonds.....	25,000 00	25,000 00	25,000 00	C. H. Burgess & Co.
	Municipal Debs.....	25,000 00	28,467 27	28,400 00	C. H. Burgess & Co.
	Montreal Light, Heat & Power Co. Bonds.....	25,000 00	25,488 02	25,625 00	Dominion Securities Corp.
	Toronto & York Radial Ry. Co. Bonds.....	50,000 00	51,064 10	51,074 00	C. H. Burgess & Co.
	Montreal Light, Heat & Power Co. Bonds.....	25,000 00	25,000 00	25,312 50	C. H. Burgess & Co.
	Provincial Light, Heat & Power Co. Bonds.....	60,000 00	60,600 71	60,750 00	C. H. Burgess & Co.
	Canada Machinery Bonus Stock.....	3,500 00	.....	752 50	Austin, Duncanson & Co.
Great West Life.....	School District Debs.....	4,692 55	4,719 35	.....	Matured.
	Municipal Debs.....	9,555 66	9,403 44	.....	Matured.
Imperial Life.....	Niagara Falls Park and River Railway Co., 1st Mortgage Bonds.....	50,000 00	50,083 96	50,085 00	C. H. Burgess & Co.
	School Debs.....	1,800 00	1,873 29	.....	Matured.
	Corporation Bonds.....	6,910 94	7,035 14	.....	Matured.
	Municipal Debs.....	1,952 29	2,677 08 (Including adjustment of book values.)	.....	Matured.
London Life.....	Municipal Debs.....	2,264 90	2,219 08	.....	Matured.
Manufacturers' Life.	School District Debs.....	63,258 93	65,039 37	.....	Matured.
	Municipal Debs.....	30,906 90	31,516 40	.....	Matured.
	Corporation Bonds.....	1,499 68	1,499 63	.....	Matured.
	Municipal Debs.....	5,000 00	5,022 22	4,775 00	Brouse, Mitchell & Co.
	Electrical Development Co. of Ontario Bonds...	50,000 00	44,847 45	47,282 81	Brouse, Mitchell & Co.
	Consumers' Gas Co. Stock	1,650 00	3,192 42	3,229 53	Brent, Noxon & Co.
	100 shares Tri-City Railway & Light Co.....	10,000 00	9,500 00	9,500 00	Murray, Mather & Co.
	Republic of Cuba 5% External Debt.....	1,000 00	998 60	1,000 00	Drawn.
	School District Debs.....	565,244 68	580,349 77	578,135 46	Osler & Hammond.
	Niagara Falls Park and River Ry. Co. Bonds...	15,000 00	14,631 00	15,000 00	Wood, Gundy & Co.
Mutual Life of Canada.....	Municipal Debs.....	2,024 49	2,035 03	.....	Matured.
National Life of Canada.....	Municipal Debs.....	22,371 30	22,542 06	.....	Matured.
	School District Debs.....	2,120 00	2,325 82	.....	Matured.
	Canada Permanent Mortgage Corporation Stock..	1,080 00	1,353 60	773 60	Jaffray, Cassels & Co.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
North American Life	25 shares Montreal Telegraph	1,000 00	1,757 50	1,466 25	Geo. W. Blaikie & Co.
	57 shares Dominion Telegraph	2,850 00	3,534 00	2,928 38	Geo. W. Blaikie & Co.
	Regina School District Debs	650 00	650 00	.....	Matured.
	Canadian North West Steamship Co. Bonds	3,000 00	2,944 20	.....	Matured.
	Toronto Ry. Co. Bonds	13,000 00	13,000 00	13,000 00	Drawn.
	Municipal Debs	6,434 80	6,434 80	.....	Matured.
Royal Guardians	Municipal Debs	1,190 08	1,241 80	.....	Matured.
La Sauvegarde	Fabrique St. Méthode Debs	1,522 06	1,522 06	.....	Matured.
Sovereign Life	Municipal Debs	1,204 54	1,165 04	.....	Matured.
Subsidiary High Court of the A. O. F.	Municipal Debs	2,967 90	2,951 47	.....	Matured.
Sun Life	Amalgamated Asbestos Corporation Bonds	50,000 00	30,105 80	10,000 00	Exchanged for $12,500 Bonds, $25,000 Preferred and $12,500 Common Stock of Asbestos Corporation of Canada on re-organization of Company.
	Banco Hipotecario de Chile	1,980 00	2,497 68	1,980 00	Redeemed.
	Caja de Credito Hipotecario de Chile	220 00	285 01	220 00	Redeemed.
	Town of Chilliwack, B.C., Debs	9,500 00	9,500 00	.....	Matured.
	Danville Urbana & Champaign Ry. Co. Bonds	1,000 00	862 48	1,000 00	Redeemed.
	City of Havana, Cuba, Debs	1,000 00	1,054 48	1,000 00	Redeemed.
	Hudson River Electric Co. Bonds	285,000 00	177,800 00	145,350 00	Exchanged for 1,140 shares Preferred and 1,710 Common of Adirondack Electric Power Corp.
	Nipissing Power Co. Bonds	300,000 00	293,000 00	293,000 00	Exchanged for $344,705.88 5 p. c. Bonds of Company.
	Quebec Railway Light, Heat & Power Co. bonds	20,000 00	17,000 00	15,996 00	John D. Oppe.
	Quincy Horse Railway and Carrying Co. Bonds	140,000 00	140 000 00	.....	Matured.
	Quincy Railway Co. Bonds	100,000 00	90,000 00	90,000 00	Fidelity Trust Co.
	City of St. Henry Debs	1,000 00	1,073 20	1,059 91	Brent, Noxon & Co.
	Springfield & North Eastern Traction Co. 1st Mtg. Bonds	1,000 00	851 15	910 00	Bodell & Co.
	Western Railways & Light Co. Bonds	130,000 00	110,500 00	117,000 00	Company.
	Illinois Traction Co. Preferred Stock	57,300 00	51,568 93	51,739 23	Bodell Co. & Mrs. M. McDonnell.
	Western Railways & Light Co. Bonds	321,000 00	272,850 00	272,850 00	Exchanged for 3,210 shrs. 6 p.c. Preferred Stock of Company.
	Sinking Fund & Sundry School District payments	5,457 51	5,929 80	5,837 53	

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Concluded.*

Company.	Description of Securities	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
	Halifax Electric Tramway Co. Common Stock	30,200 00	30,200 00	48,320 00	Eastern Trust Co.
	Western Railways & Light Co. Preferred Stock	4,100 00	3,485 00	3,485 00	Emily Banks, Dr. Geo. Wilkins & Mrs. J. Radford.
Supreme Court of the I.O.F.	Province of Ontario Annuities	457 00	457 00	.....	Matured.
	Municipal Debs	8,879 27	8,886 77	.....	Matured.
	Detroit Sulphite Co. Bonds	15,000 00	15,000 00	.....	Matured.
	Electrical Development Co. Bonds	75,000 00	69,375 00	69,375 00	DominionSecuritiesCorp
	Independent Lumber Co. Bonds	67,129 71	67,129 71	67,129 71	Company.
	Lamb Watson Lumber Co. Bonds	13,000 00	13,000 00	13,000 00	Company.
	Linton Apartments Bond	5,000 00	5,050 00	5,050 00	DominionSecuritiesCorporation.
	Rogers Lumber Co. Bonds	11,000 00	11,000 00	.....	Matured.
	R. Simpson Co. Bonds	200,000 00	202,500 00	.....	Matured.
	Chicago & Milwaukee Ry. Co. Bonds	34,162 57	34,162 57	.....	Matured.
	Michigan United Ry. Bond	212,500 00	212,500 00	212,500 00	Investment Registry Limited of London, Eng.
	P. Burns & Co. Bonds	100,000 00	102,500 00	102,500 00	Dominion Securities Corp.
Travellers Life of Canada	Wyagamac Pulp & Paper Co. Bonds	15,000 00	10,902 50	11,580 00	Greenshields & Co.
	SherwinWilliamsCo.Bonds	10,000 00	9,900 00	10,000 00	Montreal Securities Corporation.
	Dominion Canners Bonds	1,000 00	1,000 00	1,015 00	McDougall & Cowans.
Union Life	Dominion Permanent Loan Co. Bonds	15,000 00	15,000 00	15,000 00	Home Life Association.

STATEMENT showing the Movement of Securities of Canadian Life Companie during the six months ended December 31, 1912.—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		$ cts.	
Canada Life	N.W. ¼, Sec. 14, Tp. 11, R. 8, W. 2nd Mer.	1,075 88	Mortgage foreclosed.
	N.E. ¼, Sec. 28, Tp. 14, R. 7, W. 2	1,234 45	Mortgage foreclosed.
	S.W. ¼, Sec. 16, Tp. 39, R. 1, W. 3	616 98	Mortgage foreclosed.
	S.E. ¼, Sec. 3, Tp. 20, R. 5, W. 2	2,657 16	Mortgage foreclosed.
	N.E. ¼, Sec. 26, Tp. 19, R. 5, W. 2	1,327 21	Mortgage foreclosed.
	N.E. ¼, Sec. 18, Tp. 24, R. 13, W. 2	2,145 11	Mortgage foreclosed.
Confederation Life	N.E. ¼, Sec. 26, Tp. 1, R. 30, West 1 P.M. and Lot 12, Block 2, Gainsborough, Sask.	1,197 64	Mortgage foreclosed.
Great West Life	N.E. ¼, Sec. 32, Tp. 32, R. 4, W. 2	1,077 86	Mortgage foreclosed.
	N.E. ¼, Sec. 2, Tp. 19, R. 3, W. 2	1,278 40	Mortgage foreclosed.
	N.W. ¼, Sec. 18, Tp. 6, R. 6, W. 2	1,743 85	Mortgage foreclosed.
	S.W. ¼, Sec. 18, Tp. 19, R. 9, W. 2	1,101 80	Sales proceedings abortive.
	S.E. ¼, Sec. 13, Tp. 19, R. 10, W. 2	925 08	Mortgage foreclosed.
	Lots 2 & 3, Block 2, Holmfield, Manitoba.	5,000 00 deposited with offer to purchase.	Union Bank of Canada.
	N.W. ¼, Sec. 26, Tp. 45, R. 15, W. 3	8,614 83	
Manufacturers Life	No. 19 Wellington St., Toronto	81,123 07	Spent in construction.
Royal Guardians	Additions—No. 227 Sherbrooke St. and 1 Hutchison St., Montreal	25,032 10	Directors of Y.M.C.A.
La Sauvegarde	Head Office of Company, Montreal	8,600 00	"Storr"
Sun Life	Y.M.C.A., Dominion Square, Montreal		
	Mansfield Street Lease		

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STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which carried to real estate account.	Value in account.	Price received.	To whom sold.
		$ cts.	$ cts.	cts.$	
Canada Life.....	S.W. ¼, Sec. 20, Tp. 52, R.18 W. 4.....	849 10	877 65	3,200 00	F. D. Byers.
	N.E. ¼, Sec. 20, Tp. 53, R.18, W. 4.....	1,133 88	1,181 92	.....	
Confederation Life..	Lot 214, Nos. 25 to 31 Chesterfield Ave., Montreal..	22,830 01	16,725 70	18,000 00	P. Finlayson.
	Various properties in North Bay.....		1 00	1,870 50	Various parties.
	Part of Lot 24 and Lots 70 and 71 St. James St., Montreal.....	17,665 28	17,665 28	18,000 00	Jas. M. Mitchell.
Great West Life.....	S.W. ¼, Sec. 28, Tp.4, R.28, W.P.M.....	1,410 48	1,410 48	1,410 48	Mrs. Hope Johnston.
	N.E. ¼, Sec. 34, Tp. 1, R. 4, E.P.M.....	1,289 52	1,289 52	1,289 52	Mrs. Hope Johnston.
	N.W. ¼, Sec. 10, Tp. 5, R. 3, W. 2.....	1,526 94	1,692 46	2,000 00	Mr. Griffin, Sr.
	N.E. ¼, Sec. 32, Tp. 32, R. 4, W. 2.....	1,197 64	1,224 84	1,500 00	R. J. Betts.
	S.E. ¼, Sec. 20, Tp. 29, R. 23, W. 2.....	1,195 04	1,450 00	1,450 00	Michael Tessler..
	N.E. ¼, Sec. 2, Tp. 19, R. 3, W. 2.....	1,077 86	1,100 86	1,550 00	G. L. Wallberg.
	N.W. ¼, Sec. 18, Tp. 6, R. 6, W. 2.....	1,278 40	1,300 00	1,300 00	Michael Tessler.
	S.W. ¼, Sec. 18, Tp. 19 R. 9, W. 2.....	1,743 85	2,050 00	2,050 00	Michael Tessler.
	S.E. ¼, Sec. 13, Tp. 19, R10, W. 2.....				
	Lots 2 & 3, Block 2, Holmfield, Manitoba.....	1,101 80	1,101 80	1,101 80	Michael Tessler..
	N.W. ¼, Sec. 26 Tp.45, R.15 W. 3.....	925 08	930 08	1,100 00	D. C. McLachlan.
Manufacturers Life..	"Mon Repos" Plantation Trinidad & 12 Woodford St. 21 Woodford St., Port of Spain, Trinidad.....	3,318 40	3,318 40	2,000 00 660 00	P. Caracciolo.. J. F. Gittens.
	Lot 2, Blk., Plan 694, N. Toronto.....	1,198 80	411 80	5,340 00	H. Greeff.
La Sauvegarde.....	Part of 86 & 87, East Division, Montreal, sold previously to July, 1912.....	.....	.....	17,570 60 on account	R. S. Weir.
Sun Life.....	Vacant lots at Villeraye...	807 28	807 28	3,829 00	J. E. P, Deguire *et al.*
	Small part Barron Farm Property, Lachute.....	.....	.....	200 00	Mrs. Braney..

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par Value.	Market Value.
				$ cts.		$ cts.	$ cts.
Canada Life	Alex. Gillespie Estate	Call.	5	800 00	2 shares Standard Bank	100 00	225 00
					3 shares Imperial Bank	300 00	687 00
	Wm. I. Merritt	Call.	6	3,200 00	16 shares Imperial Bank	1,600 00	3,664 00
	J. Kerr Fisken	Call.	5½	400 00	2 shares Imperial Bank	200 00	458 00
	Wood, Gundy & Co	Call.	6	50,000 00	City of Edmonton debentures	21,000 00	21,000 00
					Dominion Power & Transmission Co. bonds	18,000 00	18,000 00
					Quebec, Montmorency & Charlevoix Ry. Co. bonds	18,000 00	18,000 00
	C. H. Burgess & Co	Call.	5	32,100 00	Village of Bancroft debentures	4,000 00	4,000 00
					Town of Battleford debentures	16,053 00	16,053 00
					Town of North Bay debentures	14,100 00	14,100 00
Confederation Life	Pellatt & Pellatt	Call.	5½	600 00	6 shares Standard Bank	300 00	660 00
Imperial Life	Dr. A. Davidson	Call.	5½	320 00	4 shares Northern Crown Bank	400 00	400 00
	A. E. Ames & Co	Call.	5½	54,500 00	100 shares Mackay common	10,000 00	9,000 00
					100 shares Sao Paulo	10,000 00	25,300 00
					200 shares Rio de Janeiro	20,000 00	30,000 00
Manufacturers Life	Geo. W. Blaikie & Co	Call.	6½	11,000 00	55 shares Dominion Bank	5,500 00	12,375 00
	Pellatt & Pellatt	Call.	6½	120,000 00	250 shares Winnipeg Electric	25,000 00	56,250 00
					50 shares Dominion Bank	5,000 00	11,250 00
					200 shares Dominion Bank	20,000 00	45,000 00
					100 shares Winnipeg Electric	10,000 00	21,600 00
					50 shares Dominion Telegraph	2,500 00	2,500 00
	Ontario Securities Co	Call.	6½	14,400 00	Municipal debentures, 5 p.c.	16,000 00	15,900 00
	Playfair, Paterson & Co	Call.	6½	35,400 00	380 shares Richelieu & Ontario Navigation Co	38,000 00	42,775 63
	Dominion Bond Co	Call.	6½	88,000 00	Spanish River Pulp & Paper Mills 6 p.c. bonds	45,000 00	42,140 00
					Canadian Cottons 5 p.c. bonds	20,000 00	17,200 00
					500 shares Spanish River Pulp & Paper Mills	50,000 00	47,000 00
	Brent, Noxon & Co	Call.	6½	29,875 00	School District debentures	21,050 00	21,043 44
					25 shares Twin City	2,500 00	2,637 50
					50 shares Canadian General Electric	5,000 00	5,850 00
					25 shares Toronto Railway	2,500 00	3,487 50
	G. A. Stimson & Co	Call.	6½	26,200 00	Municipal debentures, 5 p.c.	29,092 72	29,092 72
	A. E. Ames & Co	Call.	6½	29,000 00	200 shares Bank of Commerce	10,000 00	22,450 00
					100 shares Twin City	10,000 00	10,550 00
	John Stark & Co	Call.	6½	50,000 00	Municipal debentures, 5 to 6 p.c.	57,000 00	57,183 40
	B. P. D. Allingham	Call.	5½	200 00	1 share Imperial Bank	100 00	227 00

COLLATERAL LOANS MADE—*Continued.*

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par Value.	Market Value.
				$ cts.		$ cts.	$ cts.
	Jaffray, Cassels & Biggar	Call.	6½	31,800 00	51 shares Winnipeg Electric	5,100 00	10,965 00
					105 shares Dominion Bank	10,500 00	24,780 00
	Dyment, Cassels & Co	Call.	6½	25,000 00	50 shares Toronto Railway	5,000 00	6,925 00
					200 shares Canadian General Electric	20,000 00	23,050 00
	Brouse, Mitchell & Co	Call.	6½	18,000 00	100 shares Bank of Hamilton	10,000 00	20,500 00
	Canadian Debentures Corporation	Call.	6½	25,000 00	Municipal debentures, 5 p.c	28,000 00	27,370 95
	F. S. Evans	Call.	6	4,500 00	Bell Telephone Co. bonds, 5 p.c	2,000 00	1,990 00
					Municipal debentures, 4½ and 5 p.c	3,000 00	2,808 40
North American Life	Mrs. Mary Bain	Call.	6	2,500 00	25 shares Standard Bank	1,250 00	2,800 00
	Geo. W. Blaikie & Co	Call.	6	2,200 00	11 shares Imperial Bank	1,100 00	2,463 00
	Baillie, Wood & Croft	Call.	6	50 00	1st instal. on 5 shares Standard Bank		
		Call.	5½	25,000 00	178 shares Bank of Commerce	8,900 00	19,958 25
					6 shares Imperial Bank	600 00	1,359 00
					26 shares Standard Bank	1,300 00	2,938 00
					25 shares Toronto Railway	2,500 00	3,587 50
	Playfair, Paterson & Co	Call.	5½	14,675 00	79 shares Bank of Toronto	7,900 00	16,590 00
	A. E. Ames & Co	Call.	5½	26,000 00	100 shares Winnipeg Electric	10,000 00	22,700 00
					50 shares Toronto Railway	5,000 00	7,075 00
Sun Life	Brent, Noxon & Co	10 days' Call.	5-7	50,000 00	Municipal debentures, 5 and 5½ p.c	53,000 00	55,651 75
	Burnett & Co	10 days' Call.	4½-7	75,000 00	Montreal Light, Heat & Power stock	40,000 00	94,800 00
	S. H. Carpenter	Call.	7	6,321 00	Illinois Traction Co. preferred	7,900 00	7,268 00
	L. J. Forget & Co	Call.	4½-7	678,000,00	Montreal Light Heat and Power stock	239,000 00	550,533 75
					Dominion Textile preferred	11,500 00	11,615 00
					Toronto Railway stock	17,500 00	25,375 00
					Bank of Commerce stock	25,000 00	55,500 00
					Canadian Pacific Ry. stock	15,000 00	39,612 50
					Bell Telephone Co. stock	60,000 00	99,344 00
					Dominion Iron & Steel preferred	5,000 00	5,100 00
	Sir R. Forget	Call.	6-7	10,000 00	Quebec Railway Light, Heat & Power bonds	20,000 00	14,400 00
	Levis County Railway		5½	9,000 00	Additional loan on securities held by National Trust Co. Bonds, $275,080.48, and common stock, $44,861.22 of company		
	McCuaig Bros. & Co	Call.	4½-7	181,000 00	Toronto Railway stock	49,000 00	72,420 00
					Montreal Light, Heat & Power stock	47,000 00	110,615 00
					Sao Paulo Tram. stock	5,000 00	12,800 00

COLLATERAL LOANS MADE *Concluded.*

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par value.	Market value.
Sun Life—*Con.*				$ cts.		$ cts.	$ cts.
					Dominion Iron preferred	15,000 00	15,600 00
					Illinois Traction preferred	7,500 00	7,050 00
					Lake of the Woods common	2,500 00	3,375 00
					Standard Bank stock	850 00	1,870 00
	C. Meredith & Co	Call.	5 7	150,000 00	Montreal Light, Heat & Power stock	20,000 00	46,200 00
					Bell Telephone Co. stock	12,000 00	18,120 00
					Municipal debentures, 5 p.c	65,000 00	65,000 00
					Montreal Light, Heat & Power stock	25,000 00	58,000 00
	F. Nash & Co	Call.	4½ 7	36,500 00	Montreal, Light, Heat & Power stock	12,500 00	29,575 00
					Ogilvie Milling Co. preferred	2,500 00	3,000 00
					Dominion Textile preferred	10,000 00	10,450 00
	H. C. Scott & Co	Call.	4½ 7	100,000 00	Montreal Light, Heat & Power stock	35,400 00	76,110 00
					Toronto Railway stock	17,500 00	25,025 00
					Bell Telephone Co. stock	7,500 00	12,375 00
					Illinois Traction Co. preferred	12,100 00	11,132 00
	W. J. Turpin & Co	Call.	4½	25,000 00	Toronto Railway Co. stock	5,000 00	7,175 00
					Montreal Light, Heat & Power Co. stock	10,000 00	21,525 00
Supreme Court of the I. O. F.	Investment Registry		6	100,000 00	Whiting Mfg. Co. 1st mtge. bonds	125,000 00	125,000 00
	C. Kern		6	15,000 00	Kern Brewing Corporation bonds	20,000 00	20,000 00
	Atlanta Power Co		6	50,000 00	Blue Ridge Electric Co. bonds	60,000 00	60,000 00
	Geo. G. Moore		6	121,597 22	Georgia Power Co. bonds	150,000 00	135,000 00

COLLATERAL LOANS REPAID.

Company.	By whom paid.	Amount.	Description of collateral released.	Par value.	Market value.
		$ cts.		$ cts.	$ cts.
Canada Life....	Wm. I. Merritt.....	248 85	None.		
	Geo. A. Somerville.....	3,000 00	1000 shares Huron & Erie Loan & Savings Co. (20 p.c. paid)..	10,000 00	19,500 00
	C. H. Burgess & Co.....	32,100 00	Municipal debs.....	34,153 00	34,153 00
	Wood, Gundy & Co.....	50,000 00	City of Edmonton Debs.....	21,000 00	21,000 00
			Dominion Power and Transmission Co. bonds.....	18,000 00	18,000 00
			Quebec, Montmorency & Charlevoix Ry. Co. bonds.....	18,000 00	18,000 00
	Wm. E. Brown.....	350 00	Free policy of Equitable Life...	924 00	.....
Confederation Life.....	Osborne & Francis.....	17,826 81	85 shares Sao Paulo.....	8,500 00	19,125 00
	G. Tower Fergusson & Co.....	21,242 14	75 shares Union Bank.....	7,500 00	11,125 00
			40 shares Bank of Nova Scotia.....	4,000 00	10,200 00
			7 shares Imperial Bank.....	700 00	1,554 00
	Pellatt & Pellatt.....	23,260 24	31 shares Standard Bank.....	1,550 00	3,410 00
			15 shares Twin City.....	1,500 00	1,560 00
			25 shares Rio de Janeiro.....	2,500 00	3,625 00
			79 shares Dominion Bank.....	7,900 00	17,923 00
Continental Life	John Watson.....	10 85	None.		
Imperial Life...	John Firstbrook.....	1,000 00	Metropolitain Bank Stock dividends applied to reduce loan.		
	Dominion Securities Corp.....	50,000 00	Bay of Quinte Ry. bonds.....	20,000 00	19,600 00
			Dominion Iron & Steel bonds.	25,000 00	23,625 00
			District of Coquitlam debs....	15,000 00	15,450 00
	Aitkin & Ross.....	750 00	Metropolitan Bank Stock ..... dividends applied to reduce. loan.....	.....	.....
	A. E. Ames & Co.....	58,790 20	100 shares Mackay common. 100 shares Sao Paulo..... 200 shares Rio de Janeiro.....	40,000 00	64,300 00
			International Transit Co. bond	3,500 00	3,500 00
			5 shares Winnipeg Electric.....	500 00	1,290 00
	Wood, Gundy & Co.....	950 00	Merchants Steamship Co., bonds.....	1,000 00	1,000 00
Manufacturers Life.....	Brent, Noxon & Co.....	29,875 00	School District debs., 5½ to 6½ p.c.....	15,960 00	15,743 44
			50 shares Canadian General Electric.....	5,000 00	5,875 00
			25 shares Toronto Railway...	2,500 00	3,506 25
			25 shares Twin City.....	2,500 00	3,625 00
			Municipal debs., 6 p.c.....	5,100 00	5,100 00
	Ontario Securities Corp..	5,400 00	Municipal Debs., 5p.c.....	6,000 00	6,000 00
	Geo. W. Blaikie & Co....	11,000 00	55 shares Dominion Bank.....	5,500 00	12,313 13
	A. E. Ames & Co.....	29,000 00	100 shares Twin City.....	10,000 00	10,500 00
			200 shares Bank of Commerce.	10,000 00	22,000 00
	Dominion Bond Co.....	65,100 00	500 shares Spanish River..... Pulp & Paper Mills.....	50,000 00	47,000 00
			Canadian Cottons Ltd. 5 p.c. bonds.....	20,000 00	17,200 00
			Spanish River Pulp & Paper Mills 6 p.c. bonds.....	13,500 00	13,230 00
	Playfair, Paterson & Co.	18,800 00	200 shares Richelieu & Ontario Navigation Co.....	20,000 00	22,400 00
	Pellatt & Pellatt.....	80,000 00	100 shares Winnipeg Electric...	10,000 00	21,600 00
			200 shares Dominion Bank....	20,000 00	47,050 00
			40 shares Toronto Railway....	4,000 00	5,600 00
			150 shares Dominion Telegraph Co.....	7,500 00	7,500 00
	John Stark & Co.....	50,000 00	Municipal debs. 6 p.c.....	57,000 00	56,464 50

COLLATERAL LOANS REPAID—Concluded.

Company.	By whom paid.	Amount.	Description of collateral released.	Par value	Market value.
		$ cts.		$ cts.	$ cts.
North American Life	Geo. W. Blaikie & Co.	2,990 00	20 shares Toronto General Trusts	2,000 00	3,950 00
	Wm. Farrell	40,000 00	805 shares British Columbia Telephone Co.	80,500 00	100,625 00
	Baillie, Wood & Croft	2,504 20	20 shares Standard Bank	1,000 00	2,300 00
	Playfair, Martens & Co.	14,675 00	79 shares Bank of Toronto	7,900 00	16,590 00
	A. E. Ames & Co.	6,000 00	50 shares Toronto Railway	5,000 00	7,100 00
Northern Life	R. A. Fitzgerald	10,020 00	160 shares Imperial Oil	16,000 00	26,720 00
	Flora D. Ogilvie	1,227 40	5 shares Bank of Montreal	500,00	1,228 75
Sun Life	Brent, Noxon & Co.	20,300 00	Cote La Visitation School debs 5½ p. c.	20,000 00	22,651 75
	Burnett & Co.	15,000 00	None.	.....	.....
	L. J. Forget & Co.	335,000 00	Canadian Pacific Railwy stock	2,500 00	6,475 00
			Toronto Railway stock	7,500 00	10,550 00
			Montreal Light Heat & Power Stock	151,000 00	346,700 00
	Sir R. Forget	15,600 00	Canadian Pacific Railway stk.	2,500 00	6,662 50
	J. E. Gaudet & Co.	2,000 00	None.	.....	.....
	D. A. Gordon	2,053 44	None.	.....	.....
	McCuaig Bros & Co.	163,000 00	Toronto Railway stock	34,000 00	47,396 25
			Montreal Light, Heat & Power stock	45,000 00	106,175 00
			Sao Paulo Tramway stock	17,500 00	44,800 00
			Dominion Iron preferred	2,460 00	2,455 00
			Illinois Traction preferred	2,500 00	2,300 00
	C. M. McCuaig & Co.	97,000 00	Montreal Light, Heat & Power stock	2,500 00	5,800 00
			Toronto Railway stock	2,500 00	3,500 00
			Halifax Electric Railway stk.	3,000 00	4,800 00
			Dominion Iron Preferred	4,000 00	4,080 00
			Molsons Bank stock	5,000 00	10,100 00
			Halifax Electric Tramway stk	60,000 00	95,400 00
	McDougall & Cowans	20,000 00	Montreal Light Leat & Power. stock	10,500 00	24,045 00
	C. Meredith & Co.	110,000 00	Lake of the Woods common stock	8,900 00	11,659 00
			Toronto Railway stock	15,000 00	20,850 00
			Bell Telephone Co. stock	10,000 00	16,800 00
			Bank of Commerce stock	11,000 00	24,200 00
			Bank of Montreal stock	5,000 00	12,200 00
			Union Bank of Canada stock	15,000 00	22,500 00
			Municipal Debs	10,000 00	10,000 00
	R. Moat & Co.	40,000 00	Lake of the Woods Common	10,000 00	13,200 00
			Montreal Light Heat & Power Stock	20,000 00	46,600 00
	Northern Illinois Light & Traction Co.	175,160 13	Northern Illinois Lgt. & Traction Co. bonds.	193,500 00	173,250 00
	H. C. Scott & Co.	13,000 00	Toronto Railway Stock Co.	8,500 00	11,900 00
			Illinois Traction Co. preferred.	2,000 00	1,840 00
			Lake of the Woods preferred.	1,500 00	1,800 00
	Samuel Welsh	8 35	None.	.....	.....
	W. J. Turpin & Co.	25,000 00	Minneapolis St. Paul & Sault Ste. Marie common	10,000 00	15,150 00
			Canadian Pacific Railway stk.	5,000 00	13,800 00
Supreme Court of the I.O.F.	Du Vernet Syndicate	19,590 00	Union Trust Co. stock	19,590 00	32,323 50

Company.	Mortgage Loans.			Policy Loans.		
	Made.	Repaid.	Balance, Dec. 31, 1912.	Made.	Repaid.	Balance, Dec. 31, 1912.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	26,339 95	.....	54,139 95	.....	.....	.....
Canada Life	2,346,118 85	1,310,395 08	16,856,726 27	657,538 44	327,425 92	6,975,018 69
Canadian Order of Woodmen of the World	35,438 41	9,890 55	209,770 63	.....	.....	.....
Capital Life	28,000 00	6,000 00	59,800 00	.....	.....	.....
Catholic Mutual Benefit Association	29,500 00	4,000 00	108,000 00	.....	.....	.....
Commercial Travellers' Mutual Benefit Society	.....	3,750 00	20,640 00	.....	.....	.....
Confederation Life	487,543 15	355,023 68	6,025,526 79	232,515 27	214,004 30	2,283,104 31
Continental Life	52,258 59	18,769 66	389,930 18	22,099 72	10,876 58	111,363 95
Crown Life	8,586 50	28,335 00	428,046 96	25,930 50	9,795 05	169,565 35
Dominion Life	304,540 78	138,085 90	2,298,157 58	31,998 69	15,575 56	171,145 72
Excelsior Life	361,114 00	173,370 95	2,115,176 25	46,306 76	23,589 83	229,742 64
Federal Life	345,687 07	43,215 43	1,614,428 43	94,316 86	53,055 67	628,149 64
Great West Life	1,444,291 58	663,099 68	8,663,081 12	279,648 67	110,609 74	1,454,482 66
Home Life	48,173 72	75,435 84	512,663 72	23,967 22	22,272 10	175,781 86
Imperial Life	749,100 56	281,993 16	5,577,617 68	124,825 01	61,616 13	801,940 14
London Life	359,649 57	221,845 58	3,339,754 48	36,385 12	17,842 02	213,003 24
Manufacturers Life	1,085,309 31	317,025 27	7,770,184 73	371,064 04	232,309 63	2,088,456 93
Monarch Life	52,082 96	27,377 59	286,971 18	1,599 60	1,055 00	5,315 95
Mutual Life of Canada	1,096,487 57	430,207 73	11,051,716 34	437,274 93	317,458 76	2,516,639 88
National Life of Canada	.....	.....	.....	31,165 67	7,889 50	159,753 31
North American Life	658,570 27	365,377 26	4,152,410 80	191,275 27	128,816 93	1,669,229 17
Northern Life	100,155 18	73,004 46	1,022 102 58	30,219 90	21,507 19	151,368 63
Royal Guardians	6,000 00	1,250 00	114,730 00	4,550 88	3,591 86	57,511 72
La Sauvegarde	25,570 60	53,000 00	135,014 40	21,546 34	7,166 46	33,795 75
Sovereign Life	52,060 00	9,547 22	439,717 49	25,335 64	23,096 74	111,811 27
Subsidiary High Court of the A.O.F.	.....	.....	1,900 00	2,906 00	1,592 00	11,506 25
Sun Life	527,283 88	67,620 99	2,141,721 83	948,367 08	576,644 00	4,472,370 30
Supreme Court of the I.O.F.	157,055 42	502,425 74	3,583,242 50	.....	.....	.....
Union Life	2,770 29	2,858 50	147,023 25	8,972 88	2,792 20	63,934 51
Totals	10,389,688 21	5,182,905 27	79,120,195 14	3,649,810 49	2,190,583 67	24,554,991 87

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the Companies.

BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par Value.	Market Value.
		$ cts.	$ cts.
London and Lancashire Life	Westmount School Debs., 5 p.c.	10,000 00	10,446 00
	Municipal debs., 4½, 5 and 6 p.c.	42,278 09	42,341 98
New York Life	Maisonneuve debs., 4½ p.c.	31,633 33	30,921 58
Standard Life	Central Vermont Railroad bonds, 4 p.c.	100,000 00	90,000 00
	Sault Ste. Marie Bridge Co. bonds, 5 p.c.	44,000 00	44,000 00
	St. John Railway Co. bonds, 5 p.c.	11,500 00	11,385 00
	West India Electric Co. bonds, 5 p.c.	25,000 00	22,500 00
	London Street Railway bonds, 5 p.c.	29,000 00	27,550 00
	Halifax Electric Co. bonds, 5 p.c.	50,000 00	50,000 00
	Montreal Light, Heat & Power bonds, 4½ p.c.	100,000 00	99,500 00
	Toronto Electric Light Co. bonds, 4½ p.c.	50,000 00	49,000 00
	Union Electric Light & Power Co. bonds, 5 p.c	50,000 00	50,500 00
	Dominion Coal Co. bonds, 5 p.c.	97,000 00	96,030 00
	Ogilvie Flour Mills Co. bonds, 6 p.c.	50,000 00	53,000 00
	Keewatin Flour Mills Co. bonds, 6 p.c.	35,000 00	35,175 00
	Dominion Iron & Steel Co. bonds, 5 p.c.	25,000 00	23,750 00
	National Breweries Ltd. bonds, 6 p.c.	25,000 00	25,500 00
	Dominion Textile Co., 6 p.c.	50,000 00	50,000 00
	Ogilvie Flour Mills Co., 6 p.c.	10,000 00	10,800 00
	Dominion Canners, 6 p.c.	25,000 00	25,250 00
	Canada Starch Co., 6 p.c.	25,000 00	24,750 00
	P. Burns & Co., 6 p.c.	25,000 00	25,000 00
	Ames Holden Co. bonds, 6 p.c.	25,000 00	24,625 00
	Montreal Light, Heat & Power bonds, 5 p.c.	25,000 00	25,375 00
	Canada Cement bonds, 6 p.c.	25,000 00	25,000 00
	Electrical Development Co. bonds, 5 p.c.	25,000 00	22,687 50
	Dominion Cotton Mills bonds, 6 p.c.	25,000 00	25,500 00
	Matthews-Laing Co. bonds, 6 p.c.	50,000 00	50,750 00
	St. Lawrence Sugar Refineries bonds, 6 p.c.	25,000 00	25,250 00
	Gordon, Ironsides & Fares Co. bonds, 6 p.c.	25,000 00	25,000 00
Travelers Ins. Co. of Hartford	Montreal Board of Trade, 4½ p.c. bonds	10,000 00	9,875 00
	City of Victoria, 4 p.c. debs.	48,666 66	46,156 43

BONDS AND DEBENTURES RELEASED.

London & Lancashire Life	Municipal securities, 4½ to 7 p.c.	21,306 06	36,183 06
Standard Life	Montreal Harbour bonds	2,000 00	2,000 00
	Municipal debs.	20,276 69	20,276 69
Travelers Ins. Co. of Hartford	St. Jean Baptiste School Commissioners debs.	626 46	626 46
	Municipal debs.	50,656 67	50,656 67

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the Companies. —*Concluded.*

MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance. Dec. 31, 1912.
	$ cts.	$ cts.	$ cts.
London and Lancashire Life	217,500 00	127,000 68	1,662,382 48
Metropolitan Life	45,000 00	None.	1,238,250 00
New York Life	None.	25,000 00	1,205,000 00
Phœnix Assurance Co	50,141 53	68,977 37	1,466,375 16
State Life	60,000 00	175 00	59,825 00
Totals	372,641 53	221,153 05	5,631,832 64

RATES OF DIVIDENDS TO POLICYHOLDERS

DECLARED DURING THE YEAR OR AT LAST PREVIOUS ALLOTMENT BY

LIFE INSURANCE COMPANIES.

ANCIENT ORDER OF FORESTERS.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance declared at last previous Allotment.							
		Dividend Period.							
		First period.		Second period.		Third period.		Fourth period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	16 00	4 00	16 00	5 00				
15 Pay Life	24	30 10	6 00						
20 Pay Life	24			24 60	11 00				
	25	25 10	8 00						
10 Year Endowment	20	98 50	29 00						
15 Year Endowment	24	62 12	18 00						
20 Year Endowment	26	44 66	14 00						
Ordinary Life	35	22 75	9 00	22 75	12 00				
15 Pay Life	35	38 80	14 00						
20 Pay Life	35	31 95	12 00						
	38			34 50	19 00				
10 Year Ednowment	32	99 71	32 00						
15 Year Ednowment	39	64 90	23 00						
20 Year Endowment	37	47 11	18 00						
Ordinary Life	45	32 40	16 00	32 40	22 00				
20 Pay Life	41	37 35	18 00						
Ordinary Life	58	60 95	29 00						

There are no policies issued on the Annual Dividend and Deferred Dividend plans.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										†Dividends per $1,000 of insurance declared at December 31, 1909, upon Deferred Dividend Policies completing their Dividend Periods at that date.					
		Dividend Period.										†Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		*15 years.		*20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	23													18 55	71 34		
	25	21 45	17 67	21 30	20 92	19 65	25 81	19 00	28 68	19 00	31 86						
	26															19 60	122 85
10 Pay Life	24			46 70	36 40												
	25					41 35	25 81	36 20	28 68	36 20	31 86					36 20	124 25
	26													42 30	108 15		
15 Pay Life	21															25 00	109 63
	25					30 70	25 81			27 90	31 86			30 70	96 31		
	26							28 80	29 30								
20 "	25	31 65	22 68	30 00	25 10	25 55	25 31	24 10	28 68	24 10	31 86					24 10	124 96
10 Year Endowment	25	105 85	40 11														
15 "	26	68 45	34 45	66 75	50 94												
	28					63 05	48 31							63 05	201 98		
20 "	25	49 95	29 59			44 30	40 90	42 30	48 31							42 30	231 00
	26			48 65	38 20												
Ordinary Life	35	28 10	21 59	27 95	25 79	26 50	31 86	25 70	35 27	25 70	38 87			26 50	96 46		
	36															26 50	160 19
10 Pay Life	32	58 00	33 51														
	34			57 00	44 58												
	35					52 25	31 86	46 70	35 27	46 70	38 87			52 25	136 21	46 70	168 05
15 "	35			43 80	35 70	39 00	31 86	36 30	35 27	36 30	38 87			39 00	123 97		
	38	48 80	29 18													39 50	189 06
20 "	35	38 15	25 09	36 95	31 06	32 70	31 86	31 40	35 27	31 40	38 87					31 40	169 40
15 Year Endowment	34													64 10	205 92		
	35	70 05	34 60	68 35	52 66	64 35	48 31										
20 "	34													46 20	142 94		
	35	52 05	30 07	50 55	40 24	46 45	41 03	44 45	48 31							44 45	241 97

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										†Dividends per $1,000 of insurance declared at December 31, 1909, upon Deferred Dividend Policies completing their Dividend Periods at that date.					
		Dividend Period.										†Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		*15 years.		*20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	44															34 70	201 68
	45	39 55	28 35	38 85	34 51	37 40	38 87	35 90	42 48	35 90	46 01			37 40	132 05		
10 Pay Life	43															57 70	216 34
	44							59 00	41 77								
	45									60 40	46 01						
	46					68 90	39 60										
	47			75 85	59 18												
15 "	40															41 80	202 48
	41									42 90	43 19						
	44							46 00	41 77								
	45					50 80	38 87							50 80	167 56		
	46	58 54	34 51														
20 "	42					39 50	36 70										
	44	46 95	29 61														
	45			46 95	39 72											42 60	245 54
	46							43 70	43 19								
10 Year Endowment	42	108 85	42 74														
	48			109 55	81 35												
15 "	44			71 30	55 60												
	45					68 00	48 31										
	46	74 25	36 62														
	47													69 25	221 95		
20 "	44	56 00	31 81														
	45							49 15	48 31							49 15	264 88
	46			55 80	45 36	51 90	41 38										

Ordinary Life	55	60 05	38 24	58 10	48 41	57 30	46 01	53 90	49 35							57 30	203 44		
	56									56 60	52 63								
10 Pay Life	52	87 85	43 91			81 00	43 89			75 60	50 50								
	55							85 50	49 35										
**15 " **	51					60 60	43 19												
**20 " **	50			54 10	45 52														
	51	57 10	34 35																
10 Year Endowment	50			110 70	82 05														
	58	120 85	50 42																
15 "	51															72 45	232 41		
20 "	50					55 65	42 48												

The Company does not issue Annual Dividend Policies.

*Dividends in excess of Hm 3½ per cent reserves.

†The schedule given for Deferred Dividend Policies does not apply to the dividends declared in 1912, but as there are very few of these, the figures represent the dividends of the last large distribution. The 1912 rates of dividends differ from these but slightly.

CONTINENTAL LIFE.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
													*		†		
10 Year Endowment	27											101 85	124 04				
10 Pay Life	35											55 25	77 64				
15 "	35													36 35	76 47		
10 Year Endowment	33											102 60	128 68				
15 Year Endowment	35													63 35	117 23		
15 Pay Life	41													44 00	134 01		
15 Year Endowment	43													66 00	156 36		
10 "	57											115 50	230 35				

The Company does not issue Annual Dividend Policies.

None of the Quinquennial Dividend Policies participated in 1912.

*Dividends in excess of O^m (5) 3½ per cent reserves. †Dividends in excess of O^m (5) 4 per cent reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		†15 years.		‡20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24	20 75	15 55														
	25			21 30	28 82	19 50	27 04	17 95	22 39	17 95	24 60					17 95	99 70
10 Pay Life	24									37 10	20 47						
	25											47 60	52 34			38 00	144 14
	26					42 40	30 40										
	28							40 80	19 97								
15 "	21	33 30	11 92														
	23									27 55	19 97						
	26													32 00	71 53		
	28					33 50	38 15										
20 "	25	30 00	14 35	30 00	32 56	26 50	31 08									24 25	128 39
	26							24 85	37 18	24 85	21 50						
15 Year Endowment	25													63 30	191 06		
20 "	22			48 15	52 92												
	25	48 50	24 25					42 35	40 38								
	26					45 50	57 60							45 50	130 20		
	29															42 20	149 19
Ordinary Life	35			27 95	35 44	26 10	35 70			24 65	33 78					24 65	134 39
	36	28 80	20 82					25 50	31 88					27 00	92 93		
10 Pay Life	34							47 10	23 09					51 00	93 54		
	35															48 25	175 29
	36					53 40	37 81			49 45	27 15						
	40											64 65	87 89				
15 "	34					38 50	45 56										

	35										37 35	26 54						
	37																	
20 "	34			36 15	39 80										41 40	104 71		
	35					33 50	41 00	31 55	46 50									
	36	37 75	19 90														31 55	171 02
10 Year Endowment.	39										32 45	27 15						
15 "	34			68 10	74 50	64 80	83 84						106 15	186 67				
	35																	
20 "	34	50 30	25 80												65 00	193 25		
	35					47 50	59 40	44 55	42 87									
	37			51 15	55 90										47 50	134 85	44 55	156 43
Ordinary Life	43			36 10	42 86													
	45							35 85	42 65	35 85	46 23							
	46	40 30	27 21			38 60	49 10											
10 Pay Life	41					60 20	42 04	56 45	27 15						38 60	127 39	37 40	196 84
	44																	
	46														65 00	135 19		
	47																64 90	234 89
	48			77 60	77 50								75 85	113 23				
15 "	43									68 65	35 05							
	45							49 65	29 68						48 20	129 64		
	46	56 40	28 35															
	49					57 10	68 75											
20 "	41							37 45	53 10									
	42	43 40	23 55															
	45					43 90	53 28											
	46			48 30	51 88													
10 Year Endowment.	45																44 05	240 26
15 "	46												108 10	188 92				
	47					69 80	87 20								69 20	198 77		
20 "	42	53 20	27 45															
	44																	
	45					52 00	61 80	49 25	45 50						51 30	139 85		
	46																	
Ordinary Life	53			53 20	57 92												50 05	167 11
	54	55 55	37 20															
	56					59 30	70 85	58 30	64 60	53 05	65 15							
	57																	
15 Pay Life	56														62 20	197 35		
20 "	56			65 95	68 48										71 30	217 03		
10 Year Endowment.	54																	
20 "	51			60 60	61 00								113 90	196 31				
	52							57 25	52 75									

*Dividends in excess of O^m (5) 3 per cent reserve. †Dividends in excess of O^m (5) 3½ per cent reserve. ‡Dividends in excess of O^m (5) 4 per cent reserve.
This Company did not issue Annual Dividend policies prior to 1911.

CROWN LIFE.

The only dividend declared was on a 10 year Endowment policy with ten year deferred dividend period, age at issue 29, premium $101.90, dividend $145.00.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	22					17 80	32 10										
	25	21 30	17 72					17 90	41 02								
10 Pay. Life	23							34 20	41 12								
	24											46 70	121 75				
	27	49 50	39 83														
	30											52 60	129 90				
15 "	24	35 10	21 87														
	26													31 20	90 51		
20 "	24			29 45	45 94												
	25	30 00	17 17														
	27					27 00	23 45										
15 Year Endowment	25	66 60	45 01														
20 "	25	48 50	30 92					42 30	103 82								
Ordinary Life	35	27 95	13 74														
	36							25 50	62 15								
	39			30 60	40 78												
	40			32 60	38 46												
10 Pay Life	36													53 25	125 96		
15 "	39							40 60	43 55								
20 "	32							29 00	48 77								
	35	36 95	21 08														
	37					34 80	42 00										
10 Year Endowment	31	104 75	69 43														
	32											104 90	225 43				
15 "	33	67 90	47 44														
20 "	35	59 85	31 32														

	38							45 00	107 31									
	40					46 00	63 65											
Ordinary Life	45	38 85	18 10					35 80	85 45									
10 Pay Life	47	74 85	51 80															
15 "	46															52 10	186 00	
20 "	47	49 65	27 10															
15 Year Endowment	43															67 20	218 89	
15 Year Endowment	46	72 45	32 93															
20 "	44	54 40	32 13															
Ordinary Life	51															47 20	227 33	
	52					49 25	90 21											
	53	53 20	24 40															
	54			55 55	64 47													
15 Pay Life	56	74 40	62 78															
10 Year Endowment	55	114 95	42 57															
20 "	54	64 75	26 48															

The Company does not issue Annual Dividend Policies.
*Dividends in excess of H^m 3½ per cent reserve.

EXCELSIOR LIFE.

Ordinary Life	25							18 85	11 23				*		†		†	
	28															20 30	102 65	
10 Pay Life	22															35 00	125 34	
15 "	25													28 85	85 89			
20 "	25															25 15	121 52	
	29	32 55	18 65															
15 Year Endowment	28													63 25	171 15			
20 "	28															44 60	192 41	
	29	49 20	25 70															
Ordinary Life	34	27 10	12 20															
	35							25 25	13 82			27 45	30 61					
15 Pay Life	37													39 40	109 68			
15 Year Endowment	35													64 65	175 20			
20 "	35	50 55	27 20															
Ordinary Life	43	36 10	17 50															
	45											38 55	47 85					
	47													39 00	122 00			
15 Year Endowment	46													69 15	188 05			
Ordinary Life	55							56 35	19 98									

*Dividends in excess of H^m 3½ per cent reserves.
†These dividends are the amounts actually paid, and are in excess of the H^m 4½ per cent reserve. The difference between this reserve and the H^m 3½ per cent reserve, the Company's basis as at Dec. 31, 1911, has been made up from unallotted surplus.
The Company does not issue Annual Dividend Policies.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		*20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25															18 40	20 00
10 Pay Life	24															39 20	25 00
20 "	25															25 35	26 00
	26									25 80	14 00						
Ordinary Life	33									23 30	30 00						
	34															24 05	36 00
	39													28 55	14 00		
	40											32 60	28 00				
10 Pay Life	35															49 15	37 00
15 "	39													41 15	48 00		
20 "	35									31 60	16 00					31 60	37 00
10 Year Endowment	35											102 37	84 00				
15 "	36													66 90	108 00		
	37			68 80	35 00												
Ordinary Life	44													34 60	25 00		
	45							36 10	51 00								
	46									37 60	54 00	40 30	36 00				
10 Pay Life	44											70 76	53 00				
15 "	45													48 50	32 00		
20 "	44									40 50	21 00						
	45															41 75	88 00
15 Year Endowment	44													69 95	121 00		
Ordinary Life	54													53 70	55 00		
	56					59 05	46 00	56 30	70 00								
10 Year Endowment	52											109 85	100 00				

The Company does not issue Annual Dividend Policies.
*Dividends in excess of 11m 3½ per cent reserves.

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Declared during the Year.				Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.								Dividends per $1,000 of Insurance Declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Year of Issue of Policies.				Dividend Period.								Dividend Period.					
		1909.		1906.		First period.		Second period.		Third period.		Fourth period.		10 Years.		§15 Years.		§§20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ordinary Life	24							19 20	29 05										
	25					20 80	20 15												
	29	23 10	4 75																
10 Pay Life	24					45 20	31 00												
15 "	26					34 90	25 30												
	27															28 16	111 00		
	28	36 50	5 60																
	30											31 92	39 00						
20 Pay Life	25	28 50	4 35			28 50	21 20												
	26							27 65	31 45									27 65	354 00
10 Year Endowment.	21													99 30	148 00				
15 "	22									60 25	62 00								
	23															60 30	279 00		
20 "	21									42 55	52 35								
	23																	42 75	400 00
	25					47 30	30 25	47 20	44 65										
Ordinary Life	34									24 04	43 30								
	35	27 40	5 40			27 40	26 50	26 10	43 15							24 84	162 00		
	37											26 58	59 85						
10 Pay Life	33													49 60	*99 00				
	36											47 34	58 70						
	40									52 06	43 15								
15 Pay Life	34															24 82	169 00		
	36							40 55	46 92										
	37					44 20	33 80												

GREAT-WEST LIFE.—*Concluded.*

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 Insurance Declared during the Year.				Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.								Dividends per $1,000 of Insurance Declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Year of Issue of Policies.				Dividend Period.								Dividend Period.					
		1905.		1906.		First period.		Second period.		Third period.		Fourth period.		10 Years.		§15 Years.		§§20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c.	$ c.	$ c.	$ c.	$ c.	$c.	$ c.	$ ct.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20 Pay Life	33*			33 80	7 40														
	34	34 60	5 70									30 59	56 45					32 93	418 00
	35					35 40	28 25			33 75	71 25								
	38							36 40	46 95										
15 Year Endowment	33															61 60	305 00		
20 "	32	48 70	7 05							44 05	52 45								
	35					49 50	35 35												
	36																	45 00	437 00
Ordinary Life	43							34 70	53 65										
	44											34 60	78 15						
	45					38 30	31 75			36 06	57 80								
	47															39 24	248 00		
10 Pay Life	41					64 50	47 25												
	42													61 55	†123 00				
	46									60 86	48 40								
	49											66 06	62 55						
	50													77 00	†161 00				
15 Pay Life	44											45 93	51 00						
	47															50 72	273 00		
	49					59 40	41 90												
	50					61 00	42 30												
20 Pay Life	42	41 90	6 40																
	43											39 16	77 65					41 92	550 00
	44							43 20	58 70										

10 Year Endowment	45					45 40	33 50					41 65	53 85												
	42							103 40	113 00																
	48					106 70	61 05																		
	49																	107 40	230 00						
15 Year Endowment	43					69 10	44 70																		
	45																			65 25	328 00				
	49											68 05	94 00												
20 Year Endowment	44					53 40	37 20																	48 70	484 00
	45							54 50	69 35																
	46													49 90	114 00										
	49																							52 55	534 00
	50													53 70	114 00										
Ordinary Life	52							51 25	78 82																
	54																								
	55					59 30	48 10													56 45	449 00				
10 Pay Life	51							79 35	93 56																
15 "	52							64 50	78 82																
	54																			65 25	406 00				
20 Pay Life	55					63 20	44 80																		
15 Year Endowment	56																			76 25	395 00				
	58					84 40	49 30																		
20 Year Endowment	51					59 60	38 65																		

This company has no Annual Dividend policies in force for years of issue prior to 1906.

*This dividend is the amount which has been paid when the policy has been continued in force and is in excess of a reserve of $425. The difference between this reserve and the $H^m 3\frac{1}{2}\%$ reserve, the Company's basis as at Dec, 31, 1911, has been temporarily made up from unallotted surplus.

†This dividend is the amount which has been paid when the policy has been continued in force and is in excess of a reserve of $525. The difference between this reserve and the $H^m 3\frac{1}{2}\%$ reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

‡Dividend in excess of $H^m 3\frac{1}{2}\%$ reserve.

§Dividends paid when policies have been continued in force and in excess of actuaries' 4% reserves. The difference between this reserve and the $H^m 3\frac{1}{2}\%$ reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

§§Dividends in excess of Actuaries' 4% reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		†Fourth period.		†Fifth period.		*10 years.		*15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	20			19 00	23 05												
	28					21 30	28 25										
10 Pay Life	12					38 80	29 63										
15 "	24													30 00	73 65		
	27					32 15	37 58										
20 "	21	27 95	18 62														
15 Year Endowment	29													63 20	167 79		
20 "	26					44 50	52 18										
	27	48 85	27 10														
Ordinary Life	34	27 10	20 14	27 10	31 22												
	36													27 35	78 37		
	38					29 20	39 38										
10 Pay Life	33			55 85	54 56												
	34											57 00	90 64				
	38													56 15	107 37		
15 Pay Life	37													41 00	104 41		
20 "	33	35 35	23 31														
	34					31 85	38 42										
	36			37 75	40 27												
	37													34 45	87 87		
	38											39 50	58 42				
10 Year Endowment	31											104 75	149 55				
	32	104 90	49 29														
15 Year Endowment	32	67 75	34 99														
	35													64 35	169 49		
	37					64 85	74 84										

20 Year Endowment	32	49 80	27 99															
	34																	
	38					47 45	55 62								46 20	118 45		
Ordinary Life	45	38 85	28 10															
	46					38 95	52 95								37 40	105 87		
	48			43 50	49 48													
10 Pay Life	46																	
	47					70 80	50 69								68 90	135 39		
15 Pay Life	42					46 65	55 76											
	46																	
20 Pay Life	41					38 35	47 21								52 25	135 39		
10 Year Endowment	44																	
15 "	41	70 00	37 25										107 65	152 30				
	45																	
20 Year Endowment	45	55 05	33 20												68 00	174 73		
	46					51 90	61 22											
	47																	
Ordinary Life	52	51 00	36 97			50 10	69 25								52 70	132 36		
	54																	
20 Pay Life	51	55 75	37 83												54 75	153 75		
10 Year Endowment	54																	
15 "	52	77 20	44 79										113 90	158 69				
20 "	51			60 60	54 13													
	55	66 40	43 99															

*Dividends in excess of Hm. 3½% reserves. †None of the Company's policies have completed these periods.
The Company does not issue Annual Dividend Policies.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	26					18 90	18 13										
	27	22 40	16 24														
10 Pay Life	26			48 60	41 71												
15 "	22			33 85	31 62												
20 "	26	30 60	17 86	30 60	29 49												
15 Year Endowment	24			66 50	59 20												
	29	67 25	28 10														
20 "	24	48 35	19 55			42 20	38 52										
Ordinary Life	32	25 60	17 83			22 60	22 21										
	34			27 10	28 39												
20 Pay Life	37					33 35	32 62										
15 Year Endowment	32	67 75	28 65														
	36			68 55	60 70												
	37					61 85	60 45										
20 Year Endowment	32			49 80	39 02												
	36					44 85	41 87										
	38	51 50	22 70														
Ordinary Life	42					32 00	35 54										
15 Year Endowment	47			73 05	64 25												
Ordinary Life	50					44 75	54 87										
	51			48 95	48 28												
10 Pay Life	51			83 35	68 33												
15 "	53	68 00	37 12														

10 Year Endowment	54	113 90	61 30															
15 "	52	77 20	40 00															

The Company does not issue Annual Dividend policies. No Deferred Dividend Policies have as yet participated.

H—8*

MANUFACTURERS LIFE.

General Section.																		
Ordinary Life	25			21 30	14 30	19 50	14 35			17 95	17 75					17 97	74 32	
	26	21 85	10 40															
	27																	
	28													20 60	57 00			
10 Pay Life	20											23 00	45 00					
	23													38 05	60 00			
	30											45 85	72 00					
15 Pay Life	24															42 40	93 55	
20 Pay Life	24	29 45	14 35			25 50	18 75							30 00	64 00			
	25																	
	29			32 55	21 60											24 60	81 14	
	30							27 80	18 35									
15 Year Endowment	24																	
	25			66 60	41 10									63 75	125 00			
	26					64 05	39 45											
20 Year Endowment	24					46 00	30 25	42 10	32 50									
	25			48 50	31 25													
	26	48 65	17 90													42 25	139 00	
Ordinary Life	31																	
	35	27 95	13 15	27 95	19 85	26 15	21 35	24 60	19 65	24 65	23 70			23 10	62 00			
10 Pay Life	40			64 65	41 60											24 65	102 31	
15 Pay Life	33	42 00	20 50															
	35																	
20 Pay Life	34					32 50	23 70							39 00	83 00			
	35	36 95	18 55															
	40							35 60	23 40							31 20	101 84	
10 Year Endowment	35																	
15 "	34					65 45	40 35					105 40	129 00					
	35	68 35	22 90															
	39			69 35	44 50									65 70	128 00			
20 Year Endowment	32			49 80	33 10													
	34	50 30	19 65															
	35																	
	36					48 70	33 25									44 40	146 00	
	37							45 05	34 75									
	38													49 40	105 00			

MANUFACTURERS LIFE—*Concluded.*

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
General Section—Con.		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	42							31 70	23 15								
	45	38 85	18 15	38 85	26 25	37 10	28 35							37 10	90 00	35 70	147 83
10 Pay Life	41	66 05	31 40														
15 Pay Life	43													47 95	102 00		
20 "	42							37 75	24 90								
	43			44 55	29 90												
	45															41 55	143 03
	47					47 00	30 25										
15 Year Endowment	42	70 40	25 00														
	45													69 45	136 00		
20 Year Endowment	44			54 40	37 40												
	45															49 15	162 00
Ordinary Life	52															48 50	205 72
	56	60 75	25 15					58	30 45								
	57			63 55	34 85												
	59					68 55	52 90										
10 Pay Life	55	92 20	41 60														
15 "	55													69 05	147 00		
20 "	53															54 70	197 25
15 Year Endowment	55					78 90	48 70							78 90	154 00		
20 "	51					49 05	37 00										
Abstainers' Section.																	
Ordinary Life	20					17 60	12 70										
	25	21 30	11 85											19 50	68 00	17 97	94 32
	27									19 70	21 65						

15 Pay Life	25	35 75	19 00															24 10	95 14
20 "	25	30 00	16 50																
15 Year Endowment	21	66 30	21 60																
20 "	23																	42 16	171 00
	24	48 35	19 15																
	25			48 50	32 65														
Ordinary Life	32									22 25	25 15								
	33			26 35	20 45			22 95	21 75										
	35					24 58	23 20									26 20	85 00	24 58	127 31
	36	28 80	15 55																
10 Pay Life	40	64 65	32 60																
15 "	39															43 10	112 00		
20 "	35	36 95	20 40															31 52	139 84
	36			37 75	27 50														
15 Year Endowment	35															64 90	147 00		
20 "	33																	43 98	179 00
	36					47 70	34 15	44 90	34 85										
	39																		
Ordinary Life	44							34 31	29 45									34 31	177 62
	45	38 85	21 50																
	49															43 70	127 00		
10 Pay Life	42													67 55	119 00				
15 "	45			55 00	37 95														
20 "	41																	37 35	173 59
	44	45 70	24 90																
15 Year Endowment	41															64 15	152 00		
	45	71 85	28 65																
20 "	45							49 22	37 10										
Ordinary Life	51																	45 30	217 39
	53	53 20	28 10																
	57							59 40	39 20										
	58					65 60	38 95												
15 Year Endowment	55															77 70	173 00		
20 "	52	61 85	31 90																

The Company does not issue Annual Dividend Policies.

*Dividends in excess of Hm. 3½ per cent reserves. † Dividends in excess of Hm. 4 per cent reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance declared at last previous allotment.										Dividends per $1,000 of Insurance declared on Deferred Dividend Policies completing their Dividend Periods During the year.					
		Dividend Period.										Dividend Period.					
		First Period.		Second Period.		†Third Period.		†Fourth Period.		Fifth Period.		*10 Years.		†15 Years.		†20 Years.	
		Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd
		$c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c
Ordinary Life	21													17.60	89.05		
	25	21.00	20.63	21.00	25.69	19.40	27.96	18.40	32.27							18.40	179.08
10 Pay Life	22															35.40	192.24
	25	47.05	29.41	45.70	45.91			37.64	42.57								
15 Pay Life	23													29.40	117.78		
	25	35.45	25.41	34.40	36.47	30.60	41.19	28.88	42.57								
	26															29.52	213.94
20 Pay Life	25	29.80	23.49	28.85	31.74	25.60	34.92	24.68	43.99							24.68	201.90
	28													27.10	114.04		
10 year Endowment	25	102.90	61.03	100.90	90.55												
15 year Endowment	25	66.00	42.09	64.95	61.29	61.90	82.09										
	26													62.00	209.78		
20 year Endowment	22													44.60	154.39		
	25	48.15	33.19	47.40	46.87	44.90	60.35	41.08	74.72							41.08	243.54
Ordinary Life	34													25.20	120.35		
	35	27.80	26.24	27.80	33.64	26.00	38.23	24.84	45.13							24.84	226.14
10 Pay Life	35	57.55	36.85	56.50	56.82	50.30	47.52	47.04	53.19							47.04	248.52
15 Pay Life	32													35.70	142.83		
	35	43.35	31.46	42.70	45.49	38.40	52.10	36.36	53.19								
	36															37.28	264.17
20 Pay Life	34													31.60	131.11		
	35	36.60	29.10	36.00	39.88	32.40	44.95	31.28	56.19							31.28	248.21
10 year Endowment	35	104.30	63.32	102.35	92.12												
15 year Endowment	33													62.80	214.45		
	35	67.70	44.72	66.70	63.84	63.20	82.93										

20 year Endowment	33															46.10	165.50		
	35	50.20	36.01	49.60	50.27	46.50	62.50	43.76	77.72									43.76	268.83
Ordinary Life	43																	33.24	291.34
	45	38.80	36.18	38.80	47.01	36.90	55.43	36.04	66.83										
	50															45.40	217.08		
10 Pay Life	45	71.45	48.00	71.05	71.68	64.60	59.55	61.08	66.50										
15 Pay Life	41															44.80	181.36		
	44																	46.56	326.08
	45	54.40	41.32	54.45	59.03	50.00	68.03	48.00	66.50										
20 Pay Life	44															41.50	175.35		
	45	46.45	38.22	46.50	52.71	42.80	60.48	41.96	74.01										
	47																	44.92	356.44
10 year Endowment	45	107.00	67.57	105.05	94.32														
15 year Endowment	44															66.00	230.64		
	45	71.20	49.84	70.30	68.86	66.60	85.41												
20 year Endowment	45	54.60	41.81	54.25	57.15	51.20	69.29	49.88	84.27									49.88	325.93
	46															52.00	203.86		
Ordinary Life	55	57.80	55.61	57.80	71.43	56.50	86.27	56.28	103.40										
	56															59.30	294.01		
10 Pay Life	55	90.90	67.08	91.80	93.52	86.40	73.88	82.40	81.36										
15 Pay Life	55	71.25	59.55	72.40	81.48	68.80	92.56	66.96	81.36										
20 Pay Life	55	62.85	56.44	63.70	75.48	60.70	87.37	60.52	100.65										
10 year Endowment	55	113.75	78.22	111.90	100.27														
15 year Endowment	53															73.50	272.08		
	55	80.10	62.85	79.50	81.95	76.10	93.68												
20 year Endowment	55	65.85	56.60	66.10	74.83			64.12	100.13										

The Company did not issue Annual Dividend policies prior to 1910.

*The Company does not issue policies on this plan.

†For the profit distribution of 1912, the above dividends were paid whether the policy was continued or surrendered. The basis of valuation of all policies issued before 1900 was the Actuaries' 4 per cent reserve, while at Dec. 31, 1912, the higher Om(5) 3½ per cent reserve was maintained out of undistributed surplus.

NATIONAL LIFE OF CANADA.

												*							
10 Pay Life	22											44 00	52 38						
10 Year Endowment	22											100 70	120 00						
10 Pay Life	40											62 74	92 00						

None of the Quinquennial Dividend Policies have as yet participated. No Annual Dividend Policies have been issued.

*Dividends in excess of H^m 3½ per cent reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		*20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25							18 95	25 47	18 95	26 19					18 95	84 46
10 Pay Life	25															40 20	74 21
15 "	25													30 70	40 80		
20 "	24			29 45	41 52												
	25															25 65	74 21
	26	30 60	15 78														
10 Year Endowment	24											103 85	148 00				
15 "	28													64 35	179 00		
	29	67 25	30 83														
20 "	25															46 00	237 00
	27													46 50	125 08		
Ordinary Life	35							25 15	29 40							25 15	107 84
	36									25 95	31 49						
	38													29 15	94 22		
	39	31 60	19 32														
10 Pay Life	32															46 25	79 79
	39											63 30	107 00				
15 "	32															35 05	79 79
	35													39 00	71 17		
20 "	35	36 95	19 89													31 85	88 99
	36			37 75	46 81												
10 Year Endowment	37											105 75	152 00				
15 "	35													65 70	184 00		
20 "	31	49 60	28 59														
	36													48 70	134 14		
	37															48 50	248 00

Ordinary Life	41	33 70	20 36																
	43									33 40	39 41			35 20	123 60				
	47											41 85	71 00			39 35	207 14		
10 Pay Life	45													67 10	119 14				
	48											77 60	130 00						
15 "	48													55 40	142 25				
20 "	45															42 00	153 81		
10 Year Endowment	47											109 05	157 00						
15 "	46													70 05	206 00				
20 "	43	53 75	29 52	53 75	50 35														
	44													52 50	152 29				
	46															53 45	298 00		
Ordinary Life	51											48 95	81 00			47 05	295 49		
	52	51 00	28 55																
	53							51 75	62 02										
	55					59 45	82 05			57 05	79 24								
	56													62 35	292 96				
10 Pay Life	58											99 90	166 00						
15 Pay Life	57													74 00	246 02				
10 Year Endowment	55											114 95	168 00						
15 "	51													73 95	226 00				
	59			87 70	81 33														

This Company does not issue Annual Dividend Policies.
*Dividends in excess of H^m 3½ per cent reserves.

NORTHERN LIFE.

													*		†				
Ordinary Life	30											23 10	31 34						
	35													25 20	70 00				
15 Pay Life	34													36 50	95 15				
	36													38 40	103 00				
15 Year Endowment	36													63 85	109 57				
10 Year Endowment	42											106 05	89 00						
	46											107 75	93 55						
15 "	47													68 50	125 72				
	49													70 10	133 87				
15 Pay Life	51													59 30	135 88				
10 Year Endowment	59											120 10	102 35						

This Company does not issue Annual or Quinquennial Dividend policies.
*Dividends in excess of O^m (6) 3½ per cent reserves. †Dividends in excess of H^m 4 per cent reserves.

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance declared during year.							
		Year of Issue of Policies.							
		1909.		1906.		1903.		1900.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	21	21 85	4 70						
	25								
	26								
	28			23 00	5 30				
10 Pay Life	22								
	26								
15 Pay Life	21								
	25								
20 Pay Life	24								
	25	30 00	5 05	30 00	5 75				
	30					36 15	7 95		
15 Year Endowment	24	66 50	8 10						
20 "	23								
	24								
	25								
	26			48 65	8 20				
	27	48 85	6 85						
Ordinary Life	35	27 95	5 70						
	36								
	37			29 70	6 40				
10 Pay Life	31								
	35								
	36	59 50	7 55						
15 Pay Life	33								
	36								
	39								
20 Pay Life	35			36 95	6 85				
	36	37 75	6 05						
15 Year Endowment	32								
	35								
	40								
20 Year Endowment	34	50 30	7 05						
	35								
	36								
Ordinary Life	41							33 70	8 60
	44	37 45	6 85						
	45								
	46			40 30	8 00				
10 Pay Life	42								
	46								
15 Pay Life	42								
20 "	43								
	45	46 95	7 10						
	47			49 65	8 50				
15 Year Endowment	47								
20 "	42								
	45								
	47								
Ordinary Life	54			55 54	10 25				
	55	58 10	9 35						
15 Year Endowment	52			77 20	11 10				
	54								
	55								
	57								
20 Year Endowment	57	70 25	8 95						

LIFE.

QUINQUENNIAL DIVIDENDS PER $1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

Dividend Period.

First period.		Second period.		Third period.		Fourth period.		Fifth period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
21 30	22 10			19 50	24 55	17 85	24 00	17 90	30 15
		21 85	26 70						
								34 65	41 30
						38 00	37 35		
				28 20	33 50				
								25 95	37 40
29 45	22 95	29 45	30 45						
				26 05	28 20	24 25	33 65	24 20	40 70
		66 50	62 15						
				45 90	57 30				
		48 35	45 20						
48 50	29 60								
						44 40	75 15		
27 95	26 45	27 95	32 35			24 80	35 20	24 80	42 90
				27 00	33 65				
								43 05	46 20
58 20	36 40								
						34 75	43 40		
44 75	31 05								
								46 05	54 10
36 95	27 35	36 95	36 95					31 50	50 05
						32 45	46 70		
		67 75	63 25						
				65 70	84 80				
69 65	40 50								
		50 55	46 90	48 40	59 45	46 30	76 50		
50 85	31 20								
		38 85	41 45	37 10	44 30	36 50	51 55		
40 30	33 80								
								36 90	59 10
								57 35	57 10
						64 35	56 10		
				46 65	54 95				
		44 45	42 05						
46 95	32 15					42 60	60 20		
		73 10	65 12						
75 30	42 80								
55 05	32 95	55 05	48 80						
				54 90	63 20				
58 10	45 00	58 10	56 70	56 65	63 35	57 45	77 55		
		79 55	67 40						
				78 90	270 15				
83 95	46 75								

SUN LIFE.

*Dividends per $1,000 of Insurance Declared Upon Deferred Dividend Policies Completing Their Dividend Periods During the Year.

Kind of Policy.	Age at Issue.	Dividend Period. 10 Years. Prem.	10 Years. Div.	15 Years. Prem.	15 Years. Div.	20 Years. Prem.	20 Years. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25					17 85	125 40
10 Pay Life	25	45 85	42 05				
	35					37 10	55 80
15 "	23			29 35	73 20		
	24					27 65	83 50
20 "	25					24 25	108 49
	26			26 65	92 40		
10 Year Endowment	23	103 80	154 80				
15 "	27			64 20	220 95		
20 Year Endowment	25					44 05	241 25
	27			46 50	154 85		
Ordinary Life	35					24 80	190 55
	40			30 85	156 80		
10 Pay Life	35					47 70	104 35
15 "	32			36 25	99 40		
	35					36 65	149 10
20 Pay Life	35					31 55	176 60
15 Year Endowment	34			65 45	231 05		
20 "	35					46 30	260 10
Ordinary Life	46					38 10	358 59
	48			41 80	214 00		
10 Pay Life	47	75 85	97 05			66 25	229 75
15 "	46			52 35	182 80		
20 "	45					42 60	316 60
10 Year Endowment	45	108 10	161 00				
15 "	45			69 45	265 85		
20 "	42			51 25	189 95		
	45					51 20	330 60
Ordinary Life	56	60 75	102 80	59 30	336 45		
10 Pay Life	59	102 75	170 65				
20 "	52					54 45	520 60
10 Year Endowment	59	120 30	173 00				
15 "	56			80 45	381 30		

*The Deferred Dividends paid in 1912 are, in the case of Policies issued prior to 31st Dec., 1899, the excess of the total cash settlement over the Om (5) 3½ per cent reserves, and, in the case of Policies issued since that date, over the higher special reserve voluntarily guaranteed and held by the company against such Deferred Dividend Policies.

Commercial Union (Canadian Business).

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Allotment (1912).									
		Dividend Period.									
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c
Ordinary Life	26	.....	.....	21.78	29.90	.....	.....	.....	.....	.....	.....
	30	.....	.....	.....	.....	.....	.....	.....	.....	24.06	32.35
20 Pay Life	26	31.96	29.40	.....	.....	.....	.....	.....	.....	.....	.....
	30	34.48	32.45	.....	.....	.....	.....	.....	.....	.....	.....
20 year Endowment	29	.....	.....	50.46	69.05	.....	.....	.....	.....	.....	.....
Ordinary Life	36	.....	.....	.....	.....	.....	.....	27.87	37.55	.....	.....
20 year Endowment	33	.....	.....	51.19	70.30	.....	.....	.....	.....	.....	.....
	34½	51.51	69.55	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary Life	41	.....	.....	.....	.....	.....	.....	.....	.....	32.12	62.05
	47	.....	.....	.....	.....	38.30	51.55	.....	.....	.....	.....
	48	.....	.....	39.59	54.25	.....	.....	.....	.....	.....	.....
	50	.....	.....	.....	.....	42.67	57.55	.....	.....	.....	.....
Ordinary Life	52	.....	.....	46.40	62.50	.....	.....	.....	.....	.....	.....
	53½	49.63	66.95	.....	.....	.....	.....	.....	.....	.....	.....

LONDON & LANCASHIRE LIFE (CANADIAN BUSINESS.)

Kind of Policy.	Age at Issue.	*Quinquennial Dividends per $1,000 of Insurance Declared at last Previous Allotment (1902). Dividend Period. First period. Prem.	Div.	Second period. Prem.	Div.	Third period. Prem.	Div.	Fourth period. Prem.	Div.	Fifth period. Prem.	Div.	Dividends per $1,000 of Insurance declared on Deferred Dividend Policies completing their Dividend Periods during the year. Dividend Period. 15 years. Prem.	Div	20 years. Prem.	Div.
		$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	19 27	13 47	Same as Premiums for First Period.	13 62	Same as Premiums for First Period.	15 56	Same as Premiums for First Period.	17 88	19 72	25 65				
10 Pay Life		42 96	13 47		13 62		15 56		17 88						
15 "		31 88	13 47		13 62		15 56		17 88						
20 "		26 53	13 47		13 62		15 56		17 88						
10 Year Endowment		104 55	30 80		37 50										
15 "		65 16	25 20		27 20		37 50								
20 "		46 14	20 72		22 20		27 21		37 50						
Ordinary Life	35	26 58	17 50		17 88		20 52		23 69	26 28	33 40				
10 Pay Life		54 30	17 50		17 88		20 52		23 69						
15 "		40 53	17 50		17 88		20 52		23 69						
20 "		33 96	17 50		17 88		20 52		23 69						
10 Year Endowment		106 14	30 84		37 50										
15 "		67 00	25 24		27 24		37 50								
20 "		48 57	21 08		22 41		27 29		37 50						
Ordinary Life	45	38 67	23 08		23 49		26 72		30	0437 44	41 78				
10 Pay Life		69 76	23 08		23 49		26 72		30 04						
15 "		52 79	23 08		23 49		26 72		30 04						
20 "		44 98	23 08		23 49		26 72		30 04						
10 Year Endowment		109 02	30 93		37 50										
15 "		70 82	25 62		27 36		37 50								
20 "		53 22	21 91		22 91		27 48		37 50						

Ordinary Life	55	60 18	30 06	30 04	33 42	36 61	59 97	49 18				
10 Pay Life		91 81	30 06	30 04	33 42	36 61						
15 "		71 78	30 06	30 04	33 42	36 61						
20 "		63 36	30 06	30 04	33 42	36 61						
10 Year Endowment		116 37	31 14	37 50								
15 "		80 50	26 50	27 65	37 50							
20 "		65 42	23 73	24 02	27 90	37 50						

*No distribution of profits took place as at December 31st, 1907, the whole of the available surplus of the quinquennium being applied in strengthening the reserves and writing down the Associations securities. A distribution was made as at Dec. 31, 1912, and it was expected that the figures showing these results would be available for this report. These figures however have not been received.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment (1910.)									
		Dividend Period.									
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	29½	.....	.....	.....	.....	.....	.....	42 92	73 08	.....	.....
20 Year Endowment	21	.....	.....	.....	.....	49 20	65 87	.....	.....	.....	.....
Ordinary Life	40	.....	.....	.....	.....	.....	.....	.....	.....	30 56	58 50
20 Pay Life	32	.....	.....	.....	.....	33 65	35 98	.....	.....	.....	.....
Endowment at 55	38 33	45 90	40 03	.....	.....	.....	.....	.....	.....	37 54	58 84
Ordinary Life	45	36 40	34 16	.....	.....	.....	.....	.....	.....	.....	.....
20 Pay Life	42	41 26	32 06	.....	.....	.....	.....	.....	.....	.....	.....
Endowment at 60	41	66 26	47 59	.....	.....	.....	.....	.....	.....	.....	.....
15 Year Endowment	53	77 29	51 44	.....	.....	.....	.....	.....	.....	.....	.....

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment.									
		*Company's Fund. First period.		*Dividend Period. British Empire Fund. Second period.		Third period.		Fourth period.		Fifth period.	
		Prem.	Div.	Prem..	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 90	21 67	19 40	27 42	19 40	31 16	19 40	35 45	18 94	40 27
10 Pay Life		52 75	21 67	42 80	27 42	42 80	31 16	42 80	35 45	38 55	40 27
15 "		38 85	21 67	32 10	27 42	32 10	31 16	32 10	35 45	28 87	40 27
20 "		32 15	21 67	26 90	27 42	26 90	31 16	26 90	35 45	24 23	40 271
10 Year Endowment		103 80	68 35	105 00	95 00	.....	.....	.....	.....	.....	.....
15 "		67 25	55 43	66 00	76 41	66 00	95 00	.....	.....	.....	.....
20 "		49 75	45 53	47 30	62 06	47 30	76 45	47 30	95 00	.....	.....
Ordinary Life	35	27 90	27 88	25 30	35 45	25 30	40 27	25 30	45 53	25 16	51 11
10 Pay Life		61 30	27 88	51 50	35 45	51 50	40 27	51 50	45 53	49 55	51 11
15 "		45 40	27 88	38 90	35 45	38 90	40 27	38 90	45 63	37 32	51 11
20 "		37 75	27 88	32 90	35 45	32 90	40 27	32 90	45 53	31 54	51 11
10 Year Endowment		104 20	68 40	105 50	95 00	.....	.....	.....	.....	.....	.....
15 "		68 00	55 69	66 60	76 51	66 60	95 00	.....	.....	.....	.....
20 "		50 90	46 19	48 20	62 52	48 20	76 58	48 20	95 00	.....	.....
Ordinary Life	45	38 05	36 03	36 00	45 53	36 00	51 11	36 00	56 82	35 44	62 44
10 Pay Life		73 25	36 03	65 40	45 53	65 40	51 11	65,40	56 82	64 97	62 44
15 "		55 00	36 03	49 90	45 53	49 90	51 11	49 90	56 82	49 62	62 44
20 "		46 55	36 03	42 90	45 53	42 90	51 11	42 90	56 82	42 60	62 44
10 Year Endowment		106 15	68 52	107 90	95 00	.....	.....	.....	.....	.....	.....
15 "		70 85	56 32	70 00	76 71	70 00	95 00	.....	.....	.....	.....
20 "		54 75	47 75	52 70	63 59	52 70	76 91	52 70	95 00	.....	.....
Ordinary Life	55	55 15	45 73	54 80	56 82	54 80	62 44	54 80	67 79	53 78	72 68
10 Pay Life		89 05	45 73	85 00	56 82	85 00	62 44	85 00	67 79	87 42	72 68
15 "		69 10	45 73	67 10	56 82	67 10	62 44	67 10	67 79	68 91	72 68
20 "		60 70	45 73	59 50	56 82	59 50	62 44	59 50	67 79	61 20	72 68
10 Year Endowment		111 30	68 81	114 20	95 00	.....	.....	.....	.....	.....	.....
15 "		78 25	57 68	78 70	77 11	78 70	95 00	.....	.....	.....	.....
20 "		64 45	50 26	61 00	65 79	64 00	77 40	64 00	95 00	.....	.....

*All Canadian policies issued prior to July 1903 are British Empire; and consequently only one quinquennium has been completed since the issue of policies in the Company's Fund.

ROYAL INSURANCE CO. (CANADIAN BUSINESS.)

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment.									
		Dividend Period									
		First period.		Second period.		Third period.		Fourth period.		Fifth period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25			22 08	24 00						
	25½	22 35	22 50								
	26							22 62	31 50		
	29					24 30	31 50			24 30	38 25
20 Pay Life	25	33 50	22 50	33 50	22 88						
20 Year Endowment	26	49 58	47 25								
Ordinary Life	33	26 70	26 63								
	35									28 08	45 38
	40							32 04	42 75		
20 Pay Life	35	39 34	28 13								
20 Year Endowment	35½	50 88	43 87								
	36					51 67	61 00				
Ordinary Life	44	36 08	34 88								
	50									41 12	55 13
15 Pay Life	43½			53 00	36 38						
20 Pay Life	43½	45 84	33 75								
20 Year Endowment	44½	55 33	46 87								
Ordinary Life	55½	56 63	45 38								

No Deferred Dividend policies have as yet participated.

Kind of Policy.	Age at Issue.	Cash Values of Quinquennial Reversionary Bonuses per $1,000 of Insurance declared at Last Previous Allotment.										Cash Values of Reversionary Bonuses, per $1,000 of Insurance declared in 1912 upon Reserved Bonus Policies completing their Deferred Periods during the Year.			
		Dividend Period.										Dividend Period.			
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.		15 Years.		20 Years.	
		Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 50	22 87	21 50	25 20	19 84	27 82	19 84	30 82	19 84	34 27	19 84	68 07	19 84	117 18
10 Pay Life		52 30	22 87	52 30	25 20	42 04	27 82	42 04	30 82	42 04	34 27	42 04	68 07	42 04	117 18
15 "		38 70	22 87	38 70	25 20	32 04	27 82	32 04	30 82	32 04	34 27	32 04	68 07	32 04	117 18
20 "		32 10	22 87	32 10	25 20	27 36	27 82	27 36	30 82	27 36	34 27	27 36	68 07	27 36	117 18
15 Year Endowment		67 10	46 91	67 10	57 18	62 81	68 81	.....	.....	.....	.....	62 81	162 77	.....	.....
20 "		49 80	39 86	49 80	47 58	47 19	57 37	47 19	68 81	.....	.....	47 19	162 77	47 19	230 40
Ordinary Life	35	21 90	27 82	21 90	30 82	26 24	34 27	26 24	38 32	26 24	42 75	26 24	83 85	26 24	145 70
10 Pay Life		61 90	27 82	61 90	30 82	51 34	34 27	51 34	38 32	51 34	42 75	51 34	83 85	51 34	145 70
15 "		46 00	27 82	46 00	30 82	39 37	34 27	39 37	38 32	39 37	42 75	39 37	83 85	39 37	145 70
20 "		38 50	27 82	38 50	30 82	33 83	34 27	33 83	38 32	33 83	42 75	33 83	83 85	33 83	145 70
15 Year Endowment		69 00	47 81	69 00	57 41	64 60	68 81	.....	.....	.....	.....	64 60	162 77	.....	.....
20 "		51 80	41 32	51 80	48 56	49 26	58 12	49 26	68 81	.....	.....	49 26	162 77	49 26	230 40
Ordinary Life	45	37 50	34 27	37 30	38 32	36 40	42 75	36 40	47 06	36 40	51 30	36 40	104 59	36 40	178 91
10 Pay Life		73 80	34 27	73 80	38 32	63 58	42 75	63 58	47 06	63 58	51 30	63 58	104 59	63 58	178 91
15 "		55 40	34 27	55 40	38 32	49 14	42 75	49 14	47 06	49 14	51 30	49 14	104 59	49 14	178 91
20 "		47 00	34 27	47 00	38 32	42 83	42 75	42 83	47 06	42 83	51 30	42 83	104 59	42 83	178 91
15 Year Endowment		71 50	49 31	71 50	58 35	67 08	68 81	.....	.....	.....	.....	67 08	162 77	.....	.....
20 "		55 20	42 78	55 30	49 87	52 73	58 68	52 73	68 81	.....	.....	52 73	162 77	52 73	230 40
Ordinary Life	55	56 00	42 75	55 97	47 06	55 97	51 30	55 97	55 27	55 97	58 87	55 97	125 51	55 97	210 13
10 Pay Life		91 30	42 75	91 30	47 06	82 50	51 30	82 50	55 27	82 50	58 87	82 50	125 51	82 50	210 13
15 "		71 10	42 75	71 10	47 06	66 15	51 30	66 15	55 27	66 15	58 87	66 15	125 51	66 15	210 13
20 "		62 70	42 75	62 70	47 06	59 87	51 30	59 87	55 27	59 87	58 87	59 87	125 51	59 87	210 13
15 Year Endowment		80 00	50 88	80 00	59 06	75 47	68 81	.....	.....	.....	.....	75 47	162 77	.....	.....

The Company does not issue Annual Dividend or 10 Year Deferred Dividend Policies.

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Declared during the year.										Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.					
		Year of Issue of Policies.										Dividend Period					
		1909.		1906.		1903.		1900.		1897.		First period.		Second period.		Third period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	22							18 62	3 27								
"	24									19 51	3 48						
10 Pay Life	25							38 58	2 83	38 58	2 98						
15 "	25							29 72	4 14								
20 "	21									23 59	3 80						
20 "	25							25 55	3 80								
10 Year Endowment	21											102 08	39 02				
10 "	24	103 43	8 59														
15 "	22											65 84	28 39				
15 "	25	66 73	6 11					62 03	8 58	62 03	10 33			66 02	47 21		
20 "	25	49 25	5 02	48 39	6 48			45 50	6 59	45 50	7 67	48 39	24 14	48 39	36 00		
Endowment at 85	21	20 10	3 20														
" 85	27											22 65	18 23				
Endown't at 85, 20 Pay	25	31 53	3 95									30 48	18 79	30 48	24 20		
Ordinary Life	31									23 36	4 24						
"	35							26 21	4 62								
10 Pay Life	35							47 80	3 41								
10 "	36									48 90	3 71						
15 "	35							36 98	5 32								
15 "	38									39 75	6 57						
20 "	35							31 97	4 91								
20 "	39									35 39	6 11						
10 Year Endowment	32	104 01	8 77														
10 "	35													103 13	70 90		
10 "	38											103 60	41 13				
15 "	34											67 01	29 89				
15 "	35	67 80	6 42					63 28	8 82	63 28	10 48			67 18	48 48		

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20 "	34												49 67	25 65					
20 "	35	50 49	5 34						47 14	6 94	47 14	7 98			49 89	37 68			
Endowment at 85	34	27 17	4 00																
" 85	35												27 92	21 22	27 92	24 39			
Endowm't at 85, 15 Pay	32	42 16	4 75																
" 85, 20 "	34	36 65	4 51																
" 85, 20 "	35												36 96	22 47	36 96	29 54			
Ordinary Life	43								34 11	6 14	34 11	6 46							
10 Pay Life	44								59 55	4 18									
20 "	46								43 37	7 11									
10 Year Endowment	46														105 77	73 38			
10 "	48												106 63	45 11					
15 "	44												69 73	33 02					
15 "	45	70 60	6 81						66 63	9 46	66 63	10 82			70 18	52 07			
20 "	44	53 89	5 82						50 91	7 84			53 19	29 23					
20 "	45										51 60	8 85			53 77	42 40			
Endowment at 85	43												36 03	26 15					
" 85	44	37 47	5 06																
" 85	45														38 70	34 25			
Endowm't at 85, 10 Pay	45												72 29	34 56					
" 85, 15 "	43												52 34	28 42					
" 85, 20 "	44	45 67	5 45																
" 85, 20 "	45														46 82	38 60			
" 85, 20 "	46												48 09	29 75					
Ordinary Life	54								52 81	8 82									
10 Pay Life	51								72 01	4 96									
15 "	58								72 07	9 95									
20 "	58										66 03	10 34							
10 Year Endowment	54	112 77	10 27																
10 "	56												112 44	52 19	112 44	79 01			
15 "	52	75 68	7 54																
15 "	55								75 74	10 47	75 74	11 41			78 26	60 68			
20 "	52														59 96	49 32			
20 "	54	64 82	7 37						61 51	9 42									
20 "	55												64 31	40 24					
Endowment at 85	54												55 70	40 32					
" 85	56														61 04	54 22			
Endowm't at 85, 20 Pay	51												55 59	35 65					

The Company does not issue Deferred Dividend Policies.

Kind of Policy.	Age at Issue.	Annual Dividends per 1,000 of Insurance declared during the Year.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 49	3 60	21 49	4 29	21 49	5 01	21 49	5 74	21 49	6 46
10 Pay Life		51 67	7 20	51 67	9 32	51 67	11 61				
15 "		38 35	5 61	38 35	7 09	38 35	8 69	38 35	10 38	38 35	12 14
20 "		31 83	4 84	31 83	6 01	31 83	7 27	31 83	8 59	31 83	9 95
10 Year Endowment		102 73	10 27	106 22	18 39	106 22	23 52				
15 "		66 87	7 32	68 82	12 16	68 82	15 36	68 82	18 77	68 82	22 40
20 "		49 33	5 89	50 53	9 12	50 53	11 35	50 53	13 74	50 53	16 24
Ordinary Life	35	28 11	4 76	28 11	5 72	28 11	6 73	28 11	7 75	28 11	8 74
10 Pay Life		61 53	8 73	61 53	11 28	61 53	14 05				
15 "		45 91	6 88	45 91	8 68	45 91	10 63	45 91	12 68	45 91	14 89
20 "		38 34	5 98	38 34	7 43	38 34	8 97	38 34	10 58	38 34	12 22
10 Year Endowment		105 87	12 44	107 70	18 98	107 70	24 17				
15 "		69 52	8 84	70 50	12 78	70 50	16 01	70 50	19 48	70 50	23 17
20 "		51 91	7 10	52 47	9 77	52 47	12 06	52 47	14 49	52 47	17 03
Ordinary Life	45	39 55	6 73	39 55	8 13	39 55	9 57	39 55	10 98	39 55	12 32
10 Pay Life		75 57	11 02	75 57	14 15	75 57	17 53				
15 "		57 16	8 82	57 16	11 07	57 16	13 46	57 16	15 95	57 16	18 52
20 "		48 52	7 80	48 52	9 63	48 52	11 55	48 52	13 51	48 52	15 48
10 Year Endowment		111 03	15 32	110 94	20 06	110 94	25 35				
15 "		74 48	10 92	74 44	13 96	74 44	17 28	74 44	20 82	74 44	24 03
20 "		57 34	8 86	57 32	11 09	57 32	13 49	57 32	15 99	57 32	18 57
Ordinary Life	55	60 72	10 30	60 72	12 33	60 72	14 37	60 72	16 31	60 72	18 05
10 Pay Life		96 66	14 59	96 66	18 42	96 66	22 57				

| | | |

EQUITABLE LIFE—CANADIAN BUSINESS—*Concluded.*

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance declared at last previous allotment.						Dividends per $1,000 of insurance Declared upon Deferred Dividend Policies Completing their Dividend Periods During the Year.					
		Dividend Period.						Dividend Period.					
		First period.		Second period.		Third period.		*10 Years.		*15 Years.		†20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 49	15 45							21 49	71 42	20 50	143 10
10 Pay Life												43 50	126 99
15 "										38 35	82 27	33 10	146 47
20 "		31 83	20 51									28 10	165 94
10 Year Endowment								106 22	98 03				
15 "										68 82	123 83		
20 "		50 53	29 68									48 70	226 96
Ordinary Life	35	28 11	20 06							28 11	97 26	27 10	196 03
10 Pay Life												53 60	168 08
15 "										45 91	108 05	41 00	194 16
20 "		38 31	25 11									35 00	220 23
10 Year Endowment								107 70	110 26				
15 "										70 50	146 30		
20 "		52 47	32 03									50 90	269 89
Ordinary Life	45	39 55	28 26							39 55	145 58	39 10	318 79
10 Pay Life												69 00	258 07
15 "										57 16	155 85	53 40	300 88
20 "		48 52	32 67									46 20	343 68
10 Year Endowment								110 94	135 58				
15 "		74 44	45 51							74 44	190 63		
20 "		57 32	37 01									56 40	380 13
Ordinary Life	55	60 72	44 26							60 72	257 51	61 60	743 72

10 Pay Life													93 00	584 20
15 "										75 66	263 53			
20 "													66 60	769 86
10 Year Endowment								119 64	190 76					
15 "										85 21	302 39			
20 "		70 51	49 21										71 10	792 99

*Dividends in excess of American Experience 3 per cent reserves. †Dividends in excess of Actuaries' 4 per cent reserves.

GERMANIA LIFE—(CANADIAN BUSINESS).

									*				†
Ordinary Life	24							20 66	23 21				
10 Pay Life	25							50 25	64 48				
20 Pay Life	25											28 10	94 84

*Dividends in excess of American Experience 3 per cent reserves. †Dividends in excess of Actuaries' 4 per cent reserves.

Kind of Policy.	Age at Issue	Annual Dividends per $1,000 of Insurance declared during the year. Year of Issue of Policies. 1909. Prem.	1909. Div.	1906. Prem.	1906. Div.	1903. Prem.	1903. Div.	1900. Prem.	1900. Div.	1897. Prem.	1897. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24			26 08	7 04						
	25							25 12	8 28		
	26									25 74	9 26
	27					28 00	8 40				
10 Pay Life	23					52 96	10 60				
20 "	21									30 28	9 08
	25							32 76	8 84		
	26			35 60	8 90						
	27					36 20	10 14				
10 Year Endowmwnt	25			101 14	13 14	101 14	16 18				
15 "	25			64 46	12 24	64 46	14 18	62 30	13 70		
20 "	25			47 96	11 52	47 96	12 94	46 08	12 44		
	26									46 32	13 90
20 Year Endm't 10 Pay't	27			78 90	14 20						
Ordinary Life	34							31 58	10 42		
	35									32 50	11 70
	37			36 48	9 84						
	38					37 60	11 28				
20 Pay Life	35					41 76	11 70	39 52	10 68	39 52	11 86
	36			42 30	10 66						
10 Year Endowment	35					103 00	16 48				
	36			103 26	13 42						
15 "	35			66 74	12 68	66 74	14 68				
	36							64 96	14 30		
20 "	35			50 78	12 18	50 78	13 72	48 92	13 20	48 92	14 68
Ordinary Life	45			47 42	12 80			45 10	14 88		
	48					52 98	15 90			50 50	18 18
15 Pay Life	47			63 64	14 00						
20 "	42			48 66	12 16						
	44									49 06	14 72
	45					52 50	14 68	50 44	13 62		
10 Year Endowment	45			107 02	13 92						
	46					107 64	17 22				
15 "	45			71 82	13 64						
	46					72 62	15 98	70 58	15 52		
20 "	45			57 14	13 72	57 14	15 42	55 38	14 96	55 38	16 62
Ordinary Life	53							61 92	20 44		
	54			67 50	18 22						
	55					70 48	21 14				
	58									77 36	27 84
20 Pay Life	51					62 48	17 50				
	52							62 66	16 92		
	57			77 82	19 46						
10 Year Endowment	50					110 80	17 72				
15 "	54			82 28	15 64						
	55					84 04	18 48				
20 "	50							61 38	16 58		
	51					64 64	17 46				
	55			72 26	17 34						

All policies issued since Dec. 31, 1906, are non-participating.
No Quinquennial or Deferred Dividend policies are in force.

QUINQUENNIAL DIVIDENDS PER $1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

Dividend Period.

First Period.		Second Period.							
Prem.	Div.	Prem.	Div.						
$ cts.	$ cts.	$ cts.	$ cts.						

Kind of Policy.	Age at Entry	Annual Dividends per $1,000 of Insurance Paid during the Year. Year of Issue of Policies. †1909. Prem.	†1909. Div.	1906. Prem.	1906. Div.	1903. Prem.	1903. Div.	1900. Prem.	1900. Div.	1897. Prem.	1897. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24									20 00	5 92
	25	21 49	4 51	21 34	5 18	21 34	5 44	21 34	5 81		
	26										
10 Pay Life	25	51 67	8 87	47 77	9 81	47 77	10 87	47 77	3 40		
15 "	25	38 35	6 94	35 99	7 75	35 99	8 46	35 99	9 37		
	26										
20 Pay Life	24									27 60	7 67
	25	31 83	5 99	30 25	6 74	30 25	7 27	30 25	7 97		
10 Year Endowment	21					106 60	22 86				
	25	106 22	17 72	106 96	20 19						
		102 32	13 82								
15 Year Endowment	25	68 82	11 88	68 77	13 49				68 77	17 32	
		66 64	9 70								
	27					60 02	15 30				
20 Year Endowment	25	50 53	9 03	50 18	10 23	50 18	11 36	50 18	12 81		
	26	49 19	7 69								
Ordinary Life	35	28 11	5 93	27 88	6 72	27 88	7 10	27 88	7 64	27 10	8 10
10 Pay Life	35	61 53	10 76	57 72	11 95	57 72	13 25	57 72	4 19		
15 "	34										
	35	45 91	8 51	43 65	9 49	43 65	10 36				
	36							44 59	11 75		
20 Pay Life	35	38 34	7 41	36 87	8 30	36 87	8 96	36 87	9 84		
10 Year Endowment	35	107 70	18 27	108 41	20 84	108 41	23 70				
		104 40	14 97								
15 Year Endowment	32										
	35	70 50	12 50	70 43	14 18	70 43	15 87	70 43	18 02		
		68 74	10 74								
	39										
20 Year Endowment	35	52 47	9 70	52 13	10 97	52 13	12 10	52 13	13 56	50 90	13 58
	36	51 47	8 70								
Ordinary Life	45	39 55	8 38	39 36	9 38	39 36	9 95	39 36	10 70		
	46									40 70	12 21
10 Pay Life	45	75 57	13 60	72 32	15 17	72 32	16 78	72 32	5 20		
	47										
15 "	44					58 91	14 28				
	45	57 16	10 93	55 33	12 19						
	46										
	45							60 10	15 90		
20 Pay Life	45	48 52	9 68	47 42	10 80	47 42	11 62	47 42	12 69	46 20	13 38
	46										
10 Year Endowment	45	110 94	19 35	111 63	22 08	111 66	24 94				
		108 41	16 82								
15 "	44							73 80	19 19		
	45	74 44	13 74	74 40	15 54	74 40	17 22				
		73 21	12 51								
20 Year Endowment	44									55 60	15 50
	45	57 32	11 11	57 03	12 48	57 03	13 61	57 03	15 07		
		56 69	10 48								
Ordinary Life	55	60 72	12 83	60 82	14 18	60 82	14 94	60 82	15 95	61 60	18 24
10 Pay Life	52										
	53			89 31	18 97						
	54										
	55	96 66	18 05			94 57	22 10	94 57	6 39		

QUINQUENNIAL DIVIDENDS PER $1,000 OF INSURANCE PAID DURING THE YEAR.

Dividend Period.									
*First period.		Second period.		Third period.		Fourth period.		Fifth period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
				20 50	30 37	20 50	35 15	20 50	40 22
		21 85	27 73						
		47 77	54 03	43 50	7 70			43 50	9 79
		35 99	42 02					33 10	9 79
				33 80	45 58				
		30 25	36 15			28 10	45 85	28 10	9 79
				28 60	39 46				
		107 18	115 04						
		68 77	75 48						
				68 00	84 88				
		50 18	56 49	48 70	61 91	48 70	74 95		
		27 88	35 49	27 10	40 67	27 10	47 44	27 10	54 72
				53 60	9 79			53 60	12 72
		58 93	67 63						
		42 73	50 50						
				41 00	56 57			41 00	12 72
		36 87	44 73	35 00	49 89	35 00	59 14	35 00	12 72
		108 22	117 69						
		70 43	79 16						
				70 60	92 35				
		52 13	60 37	50 90	67 79	50 90	81 88		
		39 36	50 26	39 10	60 35	39 10	71 04	39 10	83 08
				69 00	12 72			69 00	16 55
		76 03	89 55						
				53 40	76 85			53 40	16 55
		56 85	68 95						
		47 42	58 67	46 20	68 40				
						47 80	85 40	47 80	17 01
		111 63	125 67						
		74 40	86 83	73 80	100 82				
		56 29	67 50						
				56 40	80 42	56 40	97 60		
		60 82	78 10	61 60	98 83	61 60	118 81	61 60	142 67
								84 60	20 02
		89 31	107 67						
				90 10	16 11				

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Paid during the Year. Year of Issue of Policies. †1909. Prem.	†1909. Div.	1906. Prem.	1906. Div.	1903. Prem.	1903. Div.	1900. Prem.	1900. Div.	1897. Prem.	1897. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
15 Pay Life	52	.....	.....	.....	.....	.....	.....	67 75	17 84	.....	.....
	53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	54	.....	.....	.....	.....	72 26	17 32	.....	.....	.....	.....
	55	75 66	15 00	74 71	16 63	.....	.....	.....	.....	.....	.....
	57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 Pay Life	53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	54	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	55	66 69	13 70	66 30	15 14	66 30	16 10	66 30	17 37	.....	.....
	59	.....	.....	.....	.....	.....	.....	.....	.....	79 40	23 21
10 Year Endowment	55	119 64	21 79	120 45	24 74	.....	.....	.....	.....	.....	.....
		118 00	20 15	.....	.....	.....	.....	.....	.....	.....	.....
15 "	55	85 21	16 55	85 37	18 52	85 37	20 15	.....	.....	.....	.....
		84 53	15 87	.....	.....	.....	.....	.....	.....	.....	.....
	56	.....	.....	.....	.....	.....	.....	87 19	22 78	.....	.....
20 Year Endowment	54	.....	.....	.....	.....	.....	.....	68 50	17 99	.....	.....
	55	70 51	14 32	70 51	15 89	70 51	16 99	.....	.....	.....	.....
		70 23	14 04	.....	.....	.....	.....	.....	.....	.....	.....
	57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*No Deferred Dividend Policies have been issued since the year 1906.

†During 1909 the Company's premium rates for Endowment Policies were decreased and it has therefore been necessary in some cases to show the figures for policies at the two rates for the same age at issue.

YORK (CANADIAN BUSINESS—*Concluded.*

QUINQUENNIAL DIVIDENDS PER $1,000 OF INSURANCE PAID DURING THE YEAR.

Dividend Period.									
*First period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
				69 20	105 20			69 20	20 58
		80 11	101 01						
								61 40	20 58
				63 90	100 12	63 90	121 68		
		66 30	84 09						
		120 45	143 66						
		85 37	105 07						
				68 90	106 48				
						71 10	136 69		
		75 13	95 43						

MUTUAL LIFE OF NEW YORK. (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	Dividends per $1,000 of Insurance Declared upon Deferred Dividend Policies completing their Divdiend Periods during the Year.					
		Dividend Period.					
		†10 Years.		‡15 Years.		‡20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 34	47 00	20 50	81 96	20 50	162 91
10 Pay Life	25	47 77	91 15	43 50	96 42	43 50	165 33
15 "	25	.....	.....	33 10	117 23	33 10	181 90
20 Pay Life	25	30 25	61 87	28 10	103 36	28 10	206 57
10 Year Endowment	25	106 96	190 14	.....	.....	.....	.....
15 "	25	.....	.....	67 40	215 16	.....	.....
20 "	25	50 18	95 16	.....	.....	48 70	325 77
	26	.....	.....	48 90	163 41	.....	.....
Ordinary Life	35	27 88	61 51	27 10	110 29	27 10	219 96
10 Pay Life	35	57 72	111 77	53 60	123 25	53 60	212 75
15 "	35	.....	.....	41 00	150 79	41 00	234 87
	36	.....	.....	.....	.....	.....	.....
20 Pay Life	35	36 87	76 66	35 00	133 78	35 00	268 55
10 Year Endowment	35	108 41	197 18	.....	.....	.....	.....
15 "	32	69 79	130 60	.....	.....	.....	.....
	35	.....	.....	69 30	232 46	.....	.....
20 Year Endowment	35	.....	.....	50 90	179 12	50 90	361 70
	36	52 42	103 35	.....	.....	.....	.....
Ordinary Life	45	39 36	87 68	39 10	168 21	39 10	341 40
10 Pay Life	45	72 32	144 55	69 00	171 73	69 00	303 18
15 "	45	.....	.....	53 40	210 98	.....	.....
	46	.....	.....	.....	.....	55 10	353 54
20 Pay Life	45	47 42	101 59	46 20	189 03	46 20	385 68
10 Year Endowment	45	111 63	212 35	.....	.....	.....	.....
15 "	44	.....	.....	73 80	273 30	.....	.....
	46	75 06	150 49	.....	.....	.....	.....

MUTUAL LIFE OF NEW YORK (CANADIAN BUSINESS)—*Concluded.*

	Age at Issue.	Dividends per $1,000 of Insurance Declared upon Deferred Dividend Policies Completing Their Dividend Periods During the Year.					
		Dividend Period.					
		†10 Years.		‡15 Years.		‡20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
20 Year Endowment	45	57 03	118 14	56 40	220 29	56 40	451 77
Ordinary Life	55	60 82	140 20	61 60	297 32	61 60	627 86
10 Pay Life	52	.....	.....	.....	.....	84 60	429 32
	55	94 57	202 80	93 00	273 94	.....	.....
15 Pay Life	55	74 71	165 96	74 40	342 59	74 40	579 85
	57	.....	.....	.....	.....	.....	.....
0 Pay Life	54	.....	.....	63 90	302 86	.....	.....
	55	.....	.....	.....	.....	66 60	667 87
	56	68 97	157 69	.....	.....	.....	.....
10 Year Endowment	55	120 45	250 85	.....	.....	.....	.....
15 "	52	80 88	170 48	.....	.....	.....	.....
	55	.....	.....	85 90	382 74	.....	.....
	56	.....	.....	.....	.....	.....	.....
20 Year Endowment	53	.....	.....	67 00	299 43	.....	.....
	54	68 50	152 20	.....	.....	.....	.....
	55	.....	.....	.....	.....	71 10	703 59

†Dividends in excess of American Experience 3½ per cent reserves.
‡Dividends in excess of American Experience 4 per cent reserves.

NEW YORK LIFE (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance declared during the year				Quinquennial Dividends per $1,000 of Insurance declared at last previous allotment.										Dividends per $1,000 of Insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Year of Issue of Policies				Dividend Period.										Dividend Period.					
		1909.		1906.		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c
Ordinary Life	25	21 49	3 65	21 49	6 20	.....	.....	.....	.....	.....	.....	21 20	30 61	21 20	36 05	21 49	60 75	.....	.....	20 50	160 95
10 Pay Life		51 67	7 59	.....	.....	.....	.....	.....	.....	.....	.....	44 30	11 93	44 30	13 36	51 67	102 58	.....	.....	43 59	127 29
15 "		38 35	5 86	.....	.....	.....	.....	.....	.....	.....	.....	33 70	11 93	33 70	13 36	.....	.....	33 10	128 07	.....	.....
20 "		31 83	4 99	31 83	8 99	.....	.....	.....	.....	.....	.....	28 60	30 61	28 60	13 36	31 83	78 88	.....	.....	28 10	185 54
10 Year Endowment		107 75	11 32	106 22	20 24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	106 22	168 43	.....	.....	.....	.....
15 "		66 87	7 93	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	67 40	240 37	.....	.....
20 "		49 33	6 26	50 53	14 07	.....	.....	48 70	42 96	.....	.....	49 60	71 61	.....	.....	50 53	99 81	48 70	205 89	48 70	313 04
Ordinary Life	35	28 11	4 83	28 11	8 21	.....	.....	.....	.....	.....	.....	28 30	41 39	28 30	49 20	28 11	61 83	27 10	115 29	27 10	190 87
10 Pay Life		61 53	9 19	61 53	17 31	.....	.....	.....	.....	53 60	13 36	54 70	15 00	54 70	16 91	.....	.....	53 60	106 97	.....	.....
15 "		45 91	7 15	.....	.....	.....	.....	.....	.....	.....	.....	41 90	15 00	41 90	16 91	45 91	92 19	41 00	147 92	.....	.....
20 "		38 34	6 16	38 34	10 99	.....	.....	.....	.....	.....	.....	35 80	41 39	35 80	16 91	38 34	82 22	35 00	144 52	35 00	218 75
10 Year Endowment		105 87	13 41	107 70	29 89	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	107 70	169 28	.....	.....	.....	.....
15 "		69 52	9 41	70 50	19 75	.....	.....	69 30	61 89	69 30	82 23	.....	.....	.....	.....	.....	.....	69 30	218 71	.....	.....
20 "		51 91	7 45	52 47	14 84	.....	.....	50 90	45 09	.....	.....	52 20	76 35	.....	.....	52 47	99 99	50 90	211 79	50 90	326 84
Ordinary Life	45	39 55	6 83	39 55	11 64	.....	.....	.....	.....	39 10	48 00	41 50	63 01	41 50	76 70	39 55	72 66	39 10	153 06	39 10	266 77
10 Pay Life		75 57	11 55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	71 00	21 78	75 57	123 29	69 00	140 29	.....	.....
15 "		57 16	9 13	57 16	16 45	.....	.....	.....	.....	.....	.....	.....	.....	55 20	21 78	.....	.....	53 40	191 39	.....	.....
20 "		48 52	8 02	48 52	14 10	.....	.....	46 20	35 05	.....	.....	48 00	63 01	.....	.....	48 52	87 06	.....	.....	46 20	292 25
10 Year Endowment		111 03	16 27	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	110 94	170 78	.....	.....	.....	.....
15 "		74 48	11 43	74 44	21 17	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	73 80	271 16	.....	.....
20 "		57 34	9 17	57 32	16 49	.....	.....	56 40	50 56	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	56 40	376 05

Ordinary Life	55	60	72	10	44	60	72	17	70					61	60	80	34								61	60	269	77	61	60	529	79
10 Pay Life		96	66	15	16	96	66	27	62													96	66	154	65							
15 "		75	66	12	40																				74	40	318	81				
20 "		66	69	11	22																	66	69	111	72							
10 Year Endowment		121	48	19	98																	119	64	188	73							
15 "		85	98	14	40																					85	90	366	97			
20 "		70	81	12	02	70	51	20	40							77	00	128	61			70	51	117	07	71	10	329	73			

8—f*

The Company did not write Annual Dividend policies in Canada for many years prior to 1906.
*Dividends in excess of American Experience 3 % reserves.
†Dividends in excess of American Experience 3 % reserves on Ordinary Life plan and Actuaries' 4 % reserves on all other plans.
‡Dividends in excess of Actuaries' 4 % reserves except in case of Ordinary Life at ages 45 and 55 where dividends are in excess of American Experience 4 % reserves.

STATE LIFE (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance declared during the Year.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ordinary Life	25	21 39	3 61	21 39	3 74	21 39	4 10				
10 Pay Life		51 53	5 02	51 53	6 84	51 53	9 44				
15 "		37 87	4 32	37 87	5 41						
20 "		31 59	3 98	31 59	4 74	31 59	5 84	28 10	4 58		
20 Year Endowment		50 27	5 49	50 27	6 53	50 27	8 90				
Ordinary Life	35	27 93	4 17	27 93	4 60	27 93	5 30	27 30	5 00	25 95	5 90
10 Pay Life				61 53	7 98	61 53	11 11				
15 "				45 70	6 34						
20 "		38 09	4 53	38 09	5 58	38 09	6 99	35 40	5 81		
15 Year Endowment				69 25	8 67						
20 "		51 77	5 22	51 77	6 90	51 77	9 25				
Ordinary Life	45	39 30	5 48	39 30	6 45	39 30	7 74	39 70	7 89	37 69	9 27
15 Pay Life				57 07	8 07	57 07	10 50				
20 "		48 09	5 78	48 09	7 26	48 09	9 13	47 10	8 35		
15 Year Endowment						72 90	13 11				
20 "		56 43	6 19	56 43	8 03	56 43	10 43				
Ordinary Life	55	60 45	9 30	60 45	10 91	60 45	12 84	61 90	13 39	60 00	15 50
20 Pay Life		65 77	9 46	65 77	11 33	65 77	13 52				
20 Year Endowment		70 77	9 60	70 77	11 58	70 77	13 93				

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance declared during the Year. Year of Issue of Policies. 1908. Prem.	1908. Div.	1905. Prem.	1905. Div.	1902. Prem.	1902. Div.	1899. Prem.	1899. Div.	1896. Prem.	1896. Div.	Dividends per $1,000 of Insurance declared on Deferred Dividend Policies completing their Dividend Periods during the Year. Dividend Period. *10 Years. Prem.	*10 Years. Div.	†15 Years. Prem.	†15 Years. Div.	†20 Years. Prem.	†20 Years. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	∫ cts.	cts.
Ordinary Life	25	21 11	2 17	21 11	2 44	21 49	2 79			20 50	2 40					20 50	72 79
15 Pay Life				37 15	3 42												
20 "		30 95	2 50	30 95	3 04	31 83	3 73	28 10	2 48	28 10	2 62					28 10	109 79
10 Year Endowment		103 70	5 11			106 22	10 50										
15 "		66 75	3 76	66 75	5·25	68 82	7 10										
20 "		49 11	3 14	49 11	4·16	50 53	5 43	48 70	3 12							48 70	207 93
Ordinary Life	35	27 62	2 60	27 62	3 04	28 11	3 60	27 10	2 91							27 10	100 85
10 Pay Life				59 41	4 94	61 53	6·53										
15 Pay Life				44 55	4 05			41 00	3 22								
20 Pay Life		37 35	2 94	37 35	3 62	38 34	4 49	35 00	3 11	35 00	3 37					35 00	139 11
10 Year Endowment				105 26	7 74	107 70	10 62					107 70	149 92				
15 Year Endowment		68 49	4 02	68 49	5 50	70 50	7 32										
20 Year Endowment		51 11	3 40	51 11	4 45	52 47	5 73	50 90	3 49	50 90	3 67					50 90	212 65
Ordinary Life	45	38 86	3 49	38 86	4 26	39 55	5 16	39 10	4 58							39 10	146 22
15 Pay Life		55 61	4 03	55 61	5 18												
20 "		47 39	3 76	47 39	4 72	48 52	5 89	46 20	4 53							46 20	179 07
10 Year Endowment				108 60	8 22	110 94	10·90										
15 "		72 51	4 60	72 51	6 16									73 80	190 88		
20 "		56 00	4 05	56 00	5 22	57 32	6 59									56 40	225 48
Ordinary Life	55	59 66	5 70	59 66	6 99	60 72	8 48	61 60	7 93					61 60	155 58		
10 Pay Life		93 85	6 64														
20 "				65 34	7 24												
10 Year Endowment						119 64	11 60										
15 "						85 21	9 78										

There are no Quinquennial Dividend Policies in force.

*Dividends in excess of American Experience 3% reserves. †Dividends in excess of Actuaries' 4 % reserves.

UNITED STATES LIFE. (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment.										Dividends per $1,000 of Insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Dividend Period.										Dividend Period.					
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.		10 Years.		15 Years.		*20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	19 89	7 46	19 89	9 95	19 89	7 46										
	26															20 40	46 00
10 Pay Life	22															42 56	69 00
	27	44 22	2 28	44 22	1 20	44 22	3 30										
20 "	24															27 39	62 00
	27	28 50	2 28														
Ordinary Life	35	26 38	9 90														
15 Pay Life	33	38 20	2 79	38 20	1 55	38 20	11 94	38 20	19 10								
20 "	33															32 48	72 00
	35	34 08	2 67														
20 Year Endowment	36															50 11	116 00
	38	50 86	38 15	50 86	38 15												
Ordinary Life	45	37 97	14 24	37 97	18 99	37 97	14 24	37 97	14 24								
	47															41 30	89 00
20 Pay Life	43	35 05	3 20														
10 "	54															87 94	143 00

The Company does not issue Annual Dividend Policies.
*Dividends in excess of Actuaries' 4 per cent reserves.

STATEMENTS

OF

LIFE INSURANCE COMPANIES

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA THE BUSINESS OF LIFE INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1912.

Ætna Life Insurance Company.
The British Columbia Life Assurance Company.
The Canada Life Assurance Company.
The Capital Life Assurance Company of Canada.
Commercial Union Assurance Company (Limited).
Confederation Life Association.
*The Connecticut Mutual Life Insurance Company.
The Continental Life Insurance Company.
The Crown Life Insurance Company.
The Dominion Life Assurance Company.
*The Edinburgh Life Assurance Company.
The Equitable Life Assurance Society of the United States.
The Excelsior Life Insurance Company.
The Federal Life Assurance Company of Canada.
The Germania Life Insurance Company.
The Great-West Life Assurance Company.
The Gresham Life Assurance Society (Limited).
The Home Life Association of Canada.
The Imperial Life Assurance Company of Canada.
*The Life Association of Scotland.
The Liverpool and London and Globe Insurance Company (Limited).
The London and Lancashire Life and General Assurance Association (Limited).
The London Assurance.
The London Life Insurance Company.
The Manufacturers Life Insurance Company.
Metropolitan Life Insurance Company.
The Monarch Life Assurance Company.
The Mutual Life Assurance Company of Canada.
The Mutual Life Insurance Company of New York.
The National Life Assurance Company of Canada.
*National Life Insurance Company of the United States of America.
New York Life Insurance Company.
North American Life Assurance Company.
North British and Mercantile Insurance Company.
The Northern Life Assurance Company of Canada.
*North Western Mutual Life Insurance Company.
Norwich Union Life Insurance Society.
Phœnix Assurance Company (Limited).
*Phœnix Mutual Life Insurance Company.
Provident Savings Life Assurance Society of New York.
The Prudential Insurance Company of America.
The Reliance Mutual Life Assurance Society.
The Royal Guardians.
The Royal Insurance Company (Limited).

*The licenses of these companies expired on March 31, 1878, so far as relates to new business.

La Sauvegarde Life Insurance Company.
*The Scottish Amicable Life Assurance Society.
*The Scottish Provident Institution.
The Security Life Insurance Company of Canada.
The Sovereign Life Assurance Company of Canada.
The Standard Life Assurance Company.
The Star Assurance Society.
The State Life Insurance Company.
The Sun Life Assurance Company of Canada.
The Travelers Insurance Company.
The Travellers Life Assurance Company ofCanada.
The Union Life Assurance Company.
Union Mutual Life Insurance Company.
United States Life Insurance Company in the City of New York.
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

*The licenses of these companies expired on March 31, 1878, so far as relates to new business.

ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—MORGAN G. BULKELEY. Secretary—C. E. GILBERT.

Principal Office—Hartford, Conn., U.S.

Chief Agent in Canada—T. H. CHRISTMAS. Head Office in Canada—Montreal.

(Incorporated June 6, 1850. Commenced business in Canada, 1866.)

CAPITAL.

Amount of capital authorized	$ 5,000,000 00
Amount subscribed for	4,000,000 00
Amount paid up in cash	3,596,400 00

ASSETS IN CANADA.

Amount of loans made to Canadian policyholders on the company's policies assigned as collaterals ($650,990 of this amount belongs to policies issued subsequent to March 31, 1878)	$ 693,180 00
Premium obligations on Canadian Policies in force	6,773 35

Bonds and debentures on deposit with the Receiver General, viz:—

	Par value.	Book value	Market value.
City of Quebec Water, 1914, 5 p.c.	$ 40,000 00	$ 40,000 00	$ 40,000 00
City of London, 1917, 4½ p.c.	75,000 00	75,000 00	74,250 00
City of Ottawa Water, 1917, 5 p.c.	100,000 00	100,000 00	102,000 00
City of Ottawa, 1917, 3½ p.c.	14,000 00	13,370 00	13,580 00
Montreal Harbour, 1914, 1915, 5 p.c.	60,000 00	60,000 00	60,500 00
City of Toronto, 1918–1925, 4 p.c.	152,200 00	149,329 89	149,156 00
City of Toronto, 1944, 3½ p.c.	486,666 67	434,350 00	433,133 33
Toronto Junction, 1913-1943, 2½ p.c. to 4½ p.c.	96,000 00	92,064 00	86,400 00
Town of Mount Forest, 1916, 5 p.c.	20,000 00	20,000 00	20,200 00
City of Stratford, 1915, 5 p.c.	19,000 00	19,000 00	19,000 00
Town of Levis, 1913 to 1922, 5 p.c.	17,070 13	16,418 06	16,910 00
City of Sault Ste. Marie, 1918-1921, 5 p.c.	12,000 00	11,900 00	12,000 00
City of Brantford, 1918, 4 p.c.	100,000 00	97,500 00	97,000 00
City of Three Rivers, 1918-1958, 5 and 4½ p.c.	82,500 00	82,500 00	80,325 00
City of Victoria, 1919, and 1925, 4 p.c.	133,933 33	131,613 99	132,394 00
City of Vancouver, 1925-1930, 4 p.c. and 5 p.c.	325,000 00	319,000 00	341,000 00
City of St. Hyacinthe. 1913, 4½ p.c.	30,000 00	30,000 00	30,000 00
Town of Parkdale, 1919, 4 p.c.	20,000 00	20,000 00	19,200 00
City of St. Thomas, 1913 to 1930, 5 p.c.	82,601 48	82,601 48	79,297 42
City of Kingston, 1913-1919, 4½ p.c.	9,100 00	9,609 60	9,100 00
City of Belleville, 1930, 4½ p.c.	50,000 00	50,000 00	48,000 00
Town of Cote St. Antoine, 1932, 4 p.c.	100,000 00	98,250 00	95,000 00
Town of Galt, 1920, 4 p.c.	50,000 00	49,125 00	48,500 00
Province of New Brunswick, 1921-22, 4 p.c.	66,000 00	66,000 00	63,460 00
City of St. John, New Brunswick, 1930-1946, 4 p.c.	195,626 67	194,249 76	131,932 80
City of Halifax, 1916, 4½ p.c.	100,000 00	100,000 00	100,000 00
City of Sherbrooke, 1916, 4 p.c.	75,000 00	72,750 00	72,750 00
Roman Catholic School, Montreal, 1921, 4 p.c.	85,000 00	85,000 00	82,450 00
Mun. of Burnaby, 1922, 5 p.c.	30,000 00	30,000 00	30,300 00

ÆTNA LIFE—*Continued.*

ASSETS IN CANADA—*Concluded.*

Bonds and debentures—*Concluded.*

	Par value.	Book value	Market value
Protestant School, Montreal, 1920-22, 4 p.c.	$ 203,000 00	$ 200,687 60	$ 197,440 00
Prince Edward Island, 1916, 4 p.c.	100,000 00	97,250 00	99,000 00
British consols, 1923 or later, 2½ p.c.	486,966 66	457,791 56	365,608 33
City of Montreal, 1939, 3½ p.c.	200,000 00	200,000 00	176,000 00
City of Montreal Stock, 1939, 3½ p.c.	60,000 00	60,000 00	52,800 00
Province of Quebec, 1934, 4 p.c.	97,333 34	94,899 67	96,360 00
Town of Westmount, 1938, 3½ p.c.	100,000 00	100,000 00	90,000 00
City of Edmonton, 1921-1933, 4½ p.c.	100,141 28	97,637 73	98,138 45
United States Government, 1925, 4 p.c.	100,000 00	109,000 00	114,000 00
Province of Nova Scotia, 1922, 3 p.c.	50,000 00	43,937 50	46,000 00
Village of Delorimier, 1948, 5 p.c.	50,000 00	50,000 00	55,500 00
Town of St. Louis, 1948, 4½ p.c.	100,000 00	100,000 00	103,000 00
Town of Maisonneuve, 1949 and 1950, 4½ p.c.	150,000 00	150,000 00	144,000 00
Town of Kenora, 1936, 5½ p.c.	25,000 00	25,000 00	24,250 00
Canadian Northern Railway Guaranteed, (by Prov. of Man.) 1939, 4 p.c.	260,000 00	258,050 00	254,800 00
Town of Notre Dame de Grace, 1948, and 1949, 4½ p.c.	119,000 00	119,000 00	123,760 00
Town of Longue Pointe, 1950, 4½ p.c.	85,000 00	85,000 00	78,200 00
City of Fraserville, 1937 and 1950, 4½ p.c.	77,900 00	73,920 00	71,610 00
Totals	$4,989,839 55	$4,862,895 84	$4,728,305 33

Carried out at market value		$ 4,728,305 33
Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 497 28	
Bank of Toronto, Montreal	8,197 25	
Total cash in banks		8,694 53
Interest due and accrued		64,662 18

	New Premiums.	Renewals.	
Gross premiums due and uncollected on Canadian policies in force	$ 2,464 32	$ 53,995 55	
Deduct commission payable thereon	714 67	3,358 10	
Net premiums due and uncollected	$ 1,749 65	$ 50,637 45	
Net deferred premiums (72.24 per cent of gross)	1,969 98	17,923 82	
Net outstanding and deferred premiums			72,280 90
Total assets in Canada			$ 5,573,896 29

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force		$6,146,506 00
Present value of amounts not yet due on matured instalment policies		$17,014 00
Claim for death losses, unadjusted ($932 accrued in previous years)	$ 37,791 00	
Claims for matured endowments, due and unpaid ($1,586 accrued in previous years)	2,749 00	
		40,540 00
Amount of dividends or bonuses to Canadian policyholders due and unpaid		5,679 23
Surrender values claimable on policies cancelled		44 45
Interest liability on policy loans		18,782 28

*Based on American Experience Table of Mortality, with 3½ per cent interest for entire non-participating class, and for participating policies issued prior to January 1, 1901; and with 3 per cent interest for participating policies issued on or after that date. Annuities by McClintock's Annuitants with 3½ per cent interest.

ÆTNA LIFE—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Premiums paid in advance	$	464 85
Provincial, municipal or other taxes due or accrued (estimated)		9,100 00
Total liabilities in Canada (including $872,544.44 on policies issued prior to March 31, 1878)	$	6,238,130 81

($111,991.00 surplus contingently apportioned to deferred dividend policies.)

INCOME IN CANADA.

Cash received for first year premiums	$	61,394 80
Cash received for renewal premiums		590,806 41
Renewal premiums paid by dividends		39,440 60
Consideration for supplementary contracts involving life contingencies		1,256 00
Total premium income	$	692,897 81
Interest on investments		199,183 37
Interest on premium notes and policy loans		44,273 45
Total	$	936,354 63
Less loss on sale of securities		1,075 71
Balance, net income in Canada	$	935,278 92

EXPENDITURE IN CANADA.

Cash paid for death losses	$	256,840 67	
Payments on matured instalment policies		2,000 00	
Total amount paid for death claims (of which $10,259.89 accrued in previous years)	$	258,840 67	
Cash paid for matured endowments (of which $2,557 accrued in previous years)		197,767 00	
Total amount paid for death claims and matured endowments	$		456,607 67
Cash paid for surrendered policies			81,112 67
Cash dividends paid policyholders			75,480 92
Cash dividends applied in payment of premiums			39,440 60
Total net amount paid to policyholders	$		652,641 86
Taxes, licenses, fees or fines			11,100 49
Cash paid for investment expenses, insurance on bonds			27 00
Commissions, first year, $22,737.43; commissions, renewals, $35,049.42; agency salaries, $4,450; agency travelling expenses, $1,672.05			63,908 90
Miscellaneous payments, viz.:—Postage, $1,428.11; express, telegrams and telephones, $236.28; printing and stationery, $624.64; exchange, $313.74; legal expenses, $209.58; medical examiners, $3,155; advertising, $481.44; furniture and fixtures, $438; rent, fuel and light, $3,596.73; supplies, $1,639.96; agency expenses, $1,589.18			13,712 66
Total expenditure in Canada	$		741,390 91

ÆTNA LIFE—*Continued.*

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	702	
Amount of said policies		$ 1,871,299 00
Number of policies become claims during the year	366	
Amount of said claims		463,154 00
Number of policies in force at date	12,610	
Net amount in force at date (including bonus additions, $154.14)		20,621,531 14
Number of life annuities in force at December 31, 1912	2	
Amount of annual payments thereunder		75 00

EXHIBIT OF ANNUITIES (CANADIAN BUSINESS).

Life Annuities arising out of Life Assurance contracts.

	No.	Annual payments thereunder.
New annuities	2	$ 75 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life policies	3,900	$ 5,055,048 00		
Endowment assurances	6,212	9,990,454 00		
All other policies	2,471	4,762,020 00		
Bonus additions		47 99		
			12,583	$19,807,569 99
New policies issued—				
Whole life policies	71	$ 409,050 00		
Endowment assurances	372	694,779 00		
All other policies	274	828,905 00		
			717	1,932,734 00
Old policies revived			8	23,186 00
Old, changed, increased and transferred (including bonus $111.74)			182	427,608 74
Total			13,490	$22,191,098 73
Deduct terminated			880	1,569,567 59
In force at end of year—				
Whole life policies	3,847	$ 5,369,443 00		
Endowment assurances	6,302	10,329,972 00		
All other policies	2,461	4,921,962 00		
Bonus additions		154 14		
			12,610	$20,621,531 14

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Terminated by death	207	$ 262,507 00
" maturity	153	193,776 00
" expiry	9	18,433 00
" surrender (including $559 bonus additions)	151	254,439 59
" lapse	160	331,083 00
" change and decrease and transfer	178	419,524 00
" not taken	22	89,805 00
Total (including $559 bonus additions)	880	$ 1,569,567 59

ÆTNA LIFE—*Continued.*

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878, IN CANADA.

	No.	Amount.
Policies in force at beginning of year	1,477	$ 1,457,170 00
Policies revived or increased during the year	2	5,000 00
Policies terminated	74	70,425 00
Policies in force at date of statement	1,405	1,391,745 00

STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES.

With Profit—	No.	Amount.	Reserve.
Life	2,596	$ 3,634,770	$ 1,995,680
Endowments	5,364	8,590,517	3,290,308
Term, &c	942	1,649,098	92,202
Bonus additions		154	79
Totals	8,902	$ 13,874,539	$ 5,378,269
Without Profit—			
Life	1,251	$ 1,734,673	$ 408,617
Endowments	938	1,739,455	337,827
Term, &c	1,519	3,272,864	20,590
Totals	3,708	$ 6,746,992	$ 767,034
Grand Totals	12,610	$ 20,621,531	$ 6,145,303

LIFE ANNUITIES—CANADIAN.

	No.	Yearly Amount Payable.	Reserve.
Arising out of Life Assurance contracts	2	$ 75	$ 1,203

MISCELLANEOUS STATEMENT.

1. Policies were valued in groups. There are only two annuities.

2. The valuation age for assurances was taken as age of nearest anniversary of birth; for annuities, nearest quarter elapsed since last anniversary.

3. (a) No policies have been issued in Canada at premiums corresponding to ages higher than the true ages.

(b) No policies with liens have been issued in Canada.

(c) No special reserve is held for extra premiums for female risks and extra hazardous occupations.

(d) For policies providing for disability benefits, the additional reserve consists of 50 cents per $1,000 of life insurance with interest at $3\frac{1}{2}$ or 3 per cent.

4. No special reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5. DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

The participating class of business is kept separate and distinct from the non-participating (or shareholders') class. Each class pays its own expenses, commissions, medical fees, &c., and the general expense account is divided between the two classes in proportion to premium receipts.

ÆTNA LIFE.—*Continued.*

MISCELLANEOUS STATEMENT.—*Concluded.*

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Annual dividends.

Expense assessment of 72·5 per cent of loading, leaving 27·5 per cent with 4·35 per cent interest for distribution, except for issue of 1909 where an extra charge of 50 cents per $1,000 is made.

Interest earnings of 4·35 per cent leaving the difference between this rate less the rate employed in the calculation of reserves for distribution, taken on the initial reserves.

Distribution from favourable mortality experience equivalent to the following rates per cent on the cost of insurance, 25 per cent for first year of duration gradually decreasing to a minimum of 10 per cent for the sixteenth and subsequent years of duration, also gradually decreasing with advancing age, to a minimum of 5 per cent for ages attained 77 and over.

The issues of 1903 and 1906 comprise quinquennial dividend contracts with few exceptions. The exceptions follow the general basis of distribution.

Quinquennial dividends.

This class includes the issues of 1902 and 1907 and comprises the five policy years from the anniversary in 1907 to the anniversary in 1912. The annual profits arising in such policy years were determined on the basis employed by the company, during each policy year, for its annual distribution. The profits so determined were increased by interest at the rate then employed and by additions for intermediate terminations calculated according to kinds and ages.

WITH PROFIT POLICIES.

Deferred Dividend policies issued prior to January 1, 1911 and amount of profits contingently apportioned thereto:—

	Amount in force.	Profits contingently apportioned.
1885	$ 52,500	$ 2,460 00
1886	58,600	1,458 00
1887	26,500	176 00
1888	40,500	1,660 00
1889	27,800	1,154 00
1890	29,500	2,716 00
1891	17,400	624 00
1892	6,000	25 00
1893	45,000	3,115 00
1894	65,800	2,817 00
1895	44,900	1,456 00
1896	44,500	870 00
1897	74,000	1,040 00
1898	62,000	4,271 00
1899	61,500	2,779 00
1900	34,000	774 00
1901	446,150	9,367 00
1902	398,160	3,841 00
1903	644,300	28,808 00
1904	559,500	18,523 00
1905	572,970	13,182 00
1906	554,375	8,456 00
1907	319,600	2,132 00
1908	6,000	287 00
Totals	$4,191,555	$111,991 00

ÆTNA LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income	$11,215,253 18
Consideration for supplementary contracts not involving life contingencies	108,672 51
Dividends left with the company to accumulate at interest	172,835 05
Cash received for interest and for discount on claims paid in advance	4,622,825 50
Cash received for rents	48,950 67
Agents' balance previously charged off	11 15
Gross profit on sale or maturity of ledger assets	342,008 46
Gross increase, by adjustment, in book value of ledger assets	250,997 38
All other income	27,134 03
Total income, life department	**$16,788,687 93**

DISBURSEMENTS.

Cash paid for death losses and matured endowments	$ 6,604,823 05
Cash paid annuitants	41,378 04
Dividends paid policyholders in cash	590,281 29
Dividends applied to purchase paid up additions and annuities	8,988 80
Dividends applied to pay renewal premiums	503,797 94
Dividends left with the company to accumulate at interest	172,835 05
Surrender values paid in cash	2,356,547 65
Surrender values applied to pay new and renewal premiums	51,589 88
Surrender values applied to purchase paid-up insurance and annuities	108,731 29
Expenses of investigations and settlement of policy claims	4,634 28
Paid for claims on supplementary contracts not involving life contingencies	41,662 35
Dividends and interest thereon held on deposit surrendered during the year	72,726 34
Cash paid stockholders for interest or dividends	200,000 00
Commissions and bonuses to agents	1,040,298 66
Commuted renewal commissions	11,569 57
Compensation of managers and agents not paid by commissions	585 00
Taxes on real estate	12,948 65
State taxes on premiums, Insurance Department licenses and fees	144,155 32
All other licenses, fees and taxes	333,749 74
Rent	84,030 49
Agency supervision, travelling and other agency expenses	68,131 45
Medical examiners' fees and inspection of risks	95,327 31
Salaries and all other compensation of officers, directors, trustees and home office employees	377,812 02
Branch office expenses, including salaries of managers and clerks	143,057 13
Gross loss on sale or maturity of ledger assets	21,619 01
Gross decrease, by adjustment, in book value of bonds and stocks	280,108 45
Miscellaneous expenses	245,997 49
Total disbursements, life business	**$13,617,386 25**

ÆTNA LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

LEDGER ASSETS.

Book value of real estate	$ 577,487 41
Mortgage loans on real estate, first liens	50,630,808 52
Loans secured by pledge of bonds, stocks and other collaterals	1,088,454 97
Loans made to policyholders on the company's policies assigned as collaterals	8,975,905 06
Premium notes, on policies in force	128,401 00
Book value of bonds and stocks	31,820,903 66
Cash on hand, in trust companies and in banks	3,291,339 52
Bills receivable and agents' balances	32,384 20
Total ledger assets	$96,545,684 34

NON-LEDGER ASSETS.

Interest due and accrued	1,859,430 52
Rents accrued	250 00
Market value of bonds and stocks over book value	2,429,378 43
Due from reinsurances	523 00
Net amount of uncollected and deferred premiums	1,043,836 33
Gross assets	$101,879,102 62
Deduct assets not admitted	40,014 35
Total assets admitted, life department	$101,839,088 27
Total assets admitted, accident, health and liability business	8,552,288 33
Total admitted assets	$110,391,376 60

LIABILITIES.

Net reinsurance reserve, on the American Experience Table of Mortality, with 3½ and 3 per cent interest, McClintock Annuitants at 3½ per cent for annuities issued prior to 1910, McClintock Annuitants 3 per cent and American Experience 3 per cent on business issued in 1910 and subsequently	$86,942,660 00	
Present value of amounts not yet due on supplementary contracts not involving life contingencies		430,528 00
Liability under cancelled policies upon which a surrender value may be demanded		9,826 80
Due for supplementary contracts not involving life contingencies		150 00
Dividends or other profits due policyholders, including those contingent on payment of outstanding and deferred premiums		88,471 40
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913		566,580 54
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913		788,119 00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies		1,288,924 58

ÆTNA LIFE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

LIABILITIES—*Concluded.*

Dividends left with the company to accumulate at interest, and accrued interest thereon	$	791,142 47
Total unsettled claims		420,135 08
Commission due to agents on premium notes when paid and other contingent commission		2,447 50
Commission to agents, due or accrued		1,345 01
Cost of collection on uncollected and deferred premiums, in excess of the loading thereon		18,707 80
Premiums paid in advance, including surrender values so applied		43,069 71
Unearned interest and rent paid in advance		238,011 59
Special reserve in addition to reserve given above		760,106 00
Salaries, rents, office expenses, bills and accounts due or accrued		3,164 43
Medical examiners' and legal fees due or accrued		11,303 00
State, county and municipal taxes due or accrued (estimated)		432,944 39
Total liabilities, life department		$92,837,637 30
Total liabilities, accident, health and liability department		5,763,406 15
Capital stock paid up		2,000,000 00
Received par value of new stock to be issued October, 1913		1,596,400 00
Unassigned funds (surplus)		8,193,933 15
Total liabilities		$110,391,376 60

EXHIBIT OF POLICIES.

Life.

Number of new policies issued during the year	26,884	
Amount of said policies		$44,791,300 00
Number of policies terminated during the year	21,049	
Amount terminated		28,809,632 66
Number of policies in force at date of statement	178,891	
Net amount of said policies		334,926,352 91
Number of policies reinsured	42	
Amount of said policies		445,292 00

THE BRITISH COLUMBIA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—L. W. SHATFORD, M.P.P.
Vice-Pres.—F. E. LADNER AND L. A. LEWIS.
Manager—SANFORD S. DAVIS.
Secretary—C. F. STIVER.

Head Office—Vancouver, B.C.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII., chap. 53. Dominion license issued April 1, 1911.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	97,497 10

(For List of Shareholders, see Appendix.)

LEDGER ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 54,190 35
Bonds and debentures in deposit with Receiver General—		
	Par Value.	Book Value.
Municipality of Point Grey, B.C., 1960, 5 per cent.	$ 25,000 00	$ 26,875 00
" North Vancouver, 1961, 5 per cent.	30,000 00	30,699 00
Total par and book values	$ 55,000,00	$ 57,574 00
Carried out at book value		57,574 00
Cash at head office		169 60
Cash in Royal Bank of Canada, Vancouver		15,528 28
Total ledger assets		$ 127,462 23

OTHER ASSETS.

Interest due, $120; and accrued, $2,314.07		$ 2,434 07
Office furniture and fixtures		4,693 61
	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 9,309 39	$ 3,844 30
Deduct commission payable thereon	1,191 69	161 12
Net premiums due and uncollected	$ 8,117 70	$ 3,683 18
Net deferred premiums on policies in force (taken at 80 per cent of gross)	474 93	1,565 86
Net uncollected and deferred premiums		13,841 67
*Total assets		$ 148,431 58

*$28,506.60 balances due on account of premium on capital stock, not allowed as assets, are not included in this total.

THE BRITISH COLUMBIA LIFE—*Continued.*

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 64,299	
Deduct value of policies reinsured in other comapnies	1,497	
Net reinsurance reserve	$ 62,802	
Deduct allowance permitted by Sec. 42, Sub-sec. 3, Ins. Act	22,710	
*Net reinsurance reserve (less deduction)		$ 40,092 00
Due on account of office and other expenses		1,540 67
Premiums paid in advance		347 45
Taxes due and accrued		461 93
Total liabilities		$ 42,442 05
Excess of Assets over liabilities		$ 105,989 53
Capital stock paid up		97,497 10
Surplus above all liabilities and capital		$ 8,492 43

INCOME.

Cash received for first year premiums	$ 49,719 23		
Less premiums paid for reinsurance	2,059 60		
Total net income from first year's premiums		$ 47,659 63	
Cash received for renewal premiums	$ 17,169 22		
Less premiums paid for reinsurance	343 15		
Total net income from renewal premiums		16,826 07	
Total net premium income			$ 64,485 70
Cash received for interest on investments			8,305 12
Cash received for premium on capital stock			34,600 35
Total			$ 107,391 17
Cash received for calls on capital (including $650 forfeited)			5,638 41
Total income			$ 113,029 58

EXPENDITURE.

Cash paid for taxes, licenses, fees and fines	$ 312 07
Paid for: Head Office salaries, $12,089.69; director's fees, $710; auditor's fees, $500	13,299 69
Commissions, first year, $31,085.68; do., renewals, $875; do., advanced to agents, $5,886.50; agency travelling expenses, $1,573.80; commissions on stock collections, $331.05; sundry agency expenses, $2,121.19	41,873 22
All other expenditure, viz.:—Advertising, $2,840.25; books and periodicals, $44.35; express, telegrams, and telephones, $367.35; legal fees, $783.22; medical fees, $5,934.74; office furniture, $1,548.45; postage, $275.40; printing and stationery, $1,623.55; rent, fuel and light, $1,967.60; sundries, $296.64	15,681 55
Total expenditure	$ 71,166 53

*Upon basis of British Offices Life Tables O^m (5) with interest at 3½ per cent.

THE BRITISH COLUMBIA LIFE—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, as at December 31, 1911	$	85,599 18
Amount of cash income		113,029 58
Total	$	198,628 76
Amount of expenditure		71,166 53
Balance, net ledger assets, December 31, 1912	$	127,462 23

(The average rate of interest earned upon these invested assets during 1912, was 8.33 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	687	
Amount of said policies	$	1,596,058 00
Amount of said policies reinsured in other licensed companies in Canada		77,000 00
Number of policies in force at date	901	
Amount of said policies	$	2,259,870 00
Deduct amount of said policies reinsured in other licensed companies in Canada		127,500 00
Net amount of policies in force December 31, 1912		2,132,370 00

EXHIBIT OF POLICIES.

Policies in force at beginning of year.	No.	Amount.	No.	Amount.
Whole life	299	$ 905,239		
Endowment	25	46,500		
Term and all other	5	29,456		
			329	$ 981,195 00
New Policies issued.				
Whole life	777	1,744,032		
Endowment	37	68,500		
Term and all other	5	47,826		
			819	1,860,358 00
Old policies revived			6	14,922 00
Old, changed and increased				8,720 00
Total			1,154	$ 2,865,195 00
Deduct policies ceased to be in force			253	605,325 00
Policies in force December 31, 1912.				
Whole life	847	$ 2,101,088		
Endowment	46	83,500		
Term and all other	8	75,282		
			901	$ 2,259,870 00

DETAILS OF POLICIES TERMINATED.

	No.	Amount.
Terminated by lapse	141	$ 340,434 00
" change and decrease		22,383 00
" not taken	112	242,508 00
Total terminations	253	$ 605,325 00

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THE BRITISH COLUMBIA LIFE—*Concluded.*

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	23	$ 117,500 00
Term and all others	2	10,000 00
	25	$ 127,500 00

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit Policies.	No.	Amount.	Reserve.
Life	833	$ 2,050,088 00	$ 57,706 00
Endowment	43	83,500 00	4,749 00
Totals	876	$ 2,133,588 00	$ 62,455 00
Less reinsured		117,500 00	1,457 00
Net	876	$ 2,016,088 00	$ 60,998 00
Without-Profit Policies.			
Life	17	$ 51,000 00	$ 1,681 00
Term, etc	8	*75,282 00	163 00
Totals	25	$ 126,282 00	$ 1,844 00
Less reinsured		10,000 00	.40 00
Net	25	$ 116,282 00	$ 1,804 00
Grand Totals	901	$ 2,132,370 00	$ 62,802 00

Miscellaneous Statement.

1. Assurances are valued in groups. There are no annuities.
2. The valuation age was determined by adding $(N+\frac{1}{2})$ to office age at entry. N being the curtate duration.
3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.
   (*b*) No policies have been issued at premiums corresponding to ages higher than true ages.
   (*c*) In the valuation of policies with liens, the liens have been disregarded.
   (*d*) In the valuation of policies issued at a fixed extra premium, the extra premium has been disregarded.
   (*e*) In the case of policies with disability benefits, a reserve of 15 cents per $1,000 of insurance has been maintained for policies issued in 1912, and 25 cents per $1,000 for policies issued in 1911.
4. See 3 (*a*).
5. No additional reserve is maintained in respect of prepaid or limited loadings.
6. The average rate of interest earned on the invested assets was 8.33 per cent.
7 and 8. The question of surplus distribution has not yet been dealt with.

*Including $40,282 contingent additions, reserves for which are included with policies.

THE CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Hon. GEO. A. COX. | Secretary—C. R. ACRES.
Vice-Pres.—J. H. PLUMMER. | Actuary—W. A. P. WOOD.

Head Office—Toronto, Ont.

(Organized, August 21, 1847; incorporated, April 25, 1849, by Act of the Legislature of the late Province of Canada, 12 Vic., cap. 168; amended in 1879 by 42 Vic., cap. 71; in 1893 by 56 Vic., cap. 76; in 1899 by 62-63 Vic., cap. 90; and in 1909 by 8-9 Edward VII., cap. 85. Commenced business in Canada, August 21, 1847.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash . . $1,000,000 00

(For List of Shareholders, see Appendix.)

LEDGER ASSETS.

Value of real estate held by the company, including company's buildings in Toronto, Montreal, Hamilton, Winnipeg, St. John and elsewhere	$ 3,028,899 73
Amount secured by way of loans on real estate by bond or mortgage, first liens	16,856,726 27
Amount of loans secured by bonds, stocks or other marketable collaterals	152,505 77

Viz.: Upon collateral of—

		Par value.	Market value.	Amount loaned thereon.
100 shares	Canadian Bank of Commerce	$ 5,000 00	$ 11,100 00	$ 4,000 00
21 "	Canadian Bank of Commerce	2,100 00	4,809 00	
17 "	Imperial Bank	850 00	1,887 00	
26 "	Ham. Prov. Loan Society	2,600 00	3,432 00	11,400 00
100 "	Dominion Steel & Coal Company, Limited	10,000 00	5,825 00	
10 "	Standard Bank	500 00	1,125 00	
114 "	Imperial Bank	11,400 00	26,106 00	18,105 77
20 "	Central Canada L. & S. Co.	2,000 00	4,000 00	
623 "	Winnipeg Electric Railway Co.	62,300 00	135,191 00	42,500 00
35 "	Bank of Hamilton	3,500 00	7,210 00	5,600 00
100 "	Metropolitan Bank	10,000 00	20,000 00	16,000 00
99 "	Globe Printing Co., Limited	9,900 00	9,900 00	3,000 00
$25,000 5 per cent bonds, Ingersoll Gas Light Co., due June 1, 1926		25,000 00	25,000 00	20,000 00
End. Policy No. 34,714 for $40,000, Manufacturers Life Insurance Co.		40,000 00	20,489 00	17,000 00
Reversionary interest under will and policy No. 120,064, Canada Life Assurance Co.			13,000 00	9,500 00
10 shares Bank of Hamilton		1,000 00	2,060 00	
14 shares Imperial Bank		1,400 00	3,206 00	5,400 00
20 shares Consumers' Gas Co.		1,000 00	1,885 00	
Totals		$ 188,550 00	$ 296,225 00	$ 152,505 77

THE CANADA LIFE—*Continued.*

LEDGER ASSETS—*Continued.*

Amount of loans made to policyholders on the company's policies assigned as collaterals ..... $ 6,962,991 73
Premium obligations on policies in force 12,026 96
*Bonds and debentures owned by the company:—

	Book value.	Par value.	Market value.
Government Securities—			
Ontario Government Annuities, 1937, 3¼ p.c.	$ 33,605 35	$ 33,605 35	$ 33,605 00
Province of Manitoba, 1928, 4 p.c.	25,624 05	24,333 33	25,624 00
Newfoundland Government Inscribed Stock, 1938, 4 p.c.	49,132 75	48,666 66	49,133 00
Newfoundland Government Bonds, 1947, 3½ p.c.	92,466 66	97,333 33	92,467 00
Dominion of Canada Registered Stock, 1930-1950, 3½ p.c.	97,454 09	98,938 17	97,454 00
	$ 298,282 90	$ 302,876 84	$ 298,283 00
City—			
New York, 1922 and 1928, 3½ p.c.	$ 104,958 95	$ 105,000 00	$ 96,740 00
Cleveland, 1917, 4 p.c.	102,065 10	100,000 00	102,065 00
Montreal Inscribed Stock, 3 p.c.	46,233 33	48,666 66	46,233 00
Toronto, 1929, 3½ p.c.	328,719 55	323,633 33	328,720 00
Toronto R.C. Separate Schools, 1920, 4 p.c.	35,567 45	35,000 00	35,567 00
West Toronto Junction, 1943, 2½ to 4½ p.c.	102,745 0	118,000 00	119,116 00
Hamilton, 1934, 4 p.c.	51,848 72	48,666 66	51,849 00
Chatham, 1913 to 1920, 4 p.c.	10,817 10	10,794 78	10,817 00
Chatham, 1913, 5 p.c.	1,543 50	1,539 85	1,544 00
Fort William, 1933, 5 p.c.	50,000 00	50,000 00	50,000 00
Fort William, 1913 to 1923, 4½ p.c.	26,624 35	26,732 85	26,624 00
Niagara Falls, 1916 to 1919, 4 p.c.	4,339 75	4,447 69	4,340 00
Niagara Falls, 1913 to 1929, 4½ p.c.	11,842 77	11,842 77	11,843 00
Port Arthur, 1929-36 and 1913 to 1924, 5 p.c.	102,18 95	98,007 50	102,187 00
St. Thomas, 1913 to 1926, 4 p.c.	26,753 31	26,820 09	26,753 00
Stratford, 1915 and 1913 to 1920, 4 p.c.	20,047 30	20,000 00	20,047 00
Stratford, 1913 to 1922, 4½ p.c.	15,175 50	15,000 00	15,176 00
Windsor, 1913 to 1923, 4 p.c.	21,342 40	21,471 72	21,342 00
Windsor, 1913 to 1934, 4½ p.c.	51,939 62	50,774 84	51,940 00
Hull, P.Q., 1937 and 1941, 4 p.c.	53,907 00	55,000 00	53,907 00
St. Hyacinthe, 1913 to 1946, 4 p.c.	37,363 40	39,558 35	37,363 00
Sherbrooke, 1923, 4 p.c.	53,623 50	52,000 00	53,624 00
Winnipeg, 1938, 3½ p.c.	920 50	1,000 00	921 00
Winnipeg, 1918-20-32, 4 p.c.	19,842 71	19,842 71	19,843 00
Victoria, B.C., 1943 and 1944, 4½ p.c.	127,000 00	127,000 00	127,000 00
Victoria, B.C., 1951, 4 p.c.	9,000 00	9,000 00	9,000 00
Vancouver, 1939 and 1943, 3½ p.c.	94,087 25	100,000 00	94,088 00
Cranbrook, 1945, 5 p.c.	15,000 00	15,000 00	15,000 00
Kamloops, 1931 and 1934, 5 p.c.	19,500 00	19,500 00	19,500 00
Kelowna, 1947, 5 p.c.	7,095 95	8,000 00	7,096 00
Kelowna, 1929 and 1939, 6 p.c.	30,250 95	27,000 00	30,251 00
Nanaimo, 1924-1949, 5 p.c.	75,210 00	75,000 00	75,210 00
Nelson, 1925, 5 p.c.	25,000 00	25,000 09	25,000 00
North Vancouver, 1959, 5 p.c.	27,620 29	27,000 00	27,620 00
Revelstoke, 1927 and 1930, 5 p.c.	49,747 50	50,000 00	49,748 00
Vernon, 1933, 5 p.c.	25,000 00	25,000 00	25,000 00
Moose Jaw, 1913 to 1957, 5 p.c.	123,649 80	124,695 85	123,650 00
Prince Albert, Sask., 1913 to 1938, 5½ p.c.	41,139 70	37,601 95	41,140 00
Regina, 1913 to 1935, 4½ p.c.	23,000 00	23,000 00	23,000 00
Saskatoon, 1939, 5 p.c.	31,708 30	30,000 00	31,708 00
Lethbridge, 1920 to 1927, 5 p.c.	6,542 86	7,122 73	6,543 00
Lethbridge, 1913 to 1925, 6 p.c.	11,503 20	10,678 28	11,503 00
Edmonton, 1914, 6 p.c.	5,839 20	5,664 72	5,839 00
Edmonton, 1927 and 1913 to 1944, 5 p.c.	40,297 05	38,023 70	40,298 00
Edmonton, 1933 to 1944, 4½ p.c.	35,744 77	37,719 47	35,745 00

*Of which are on deposit with Receiver General:—City of Victoria, 1944, 4½ p.c., debentures, $53,000; Town of Sarnia, 1915, 5 p.c., debentures, $8,000.

THE CANADA LIFE—*Continued.*

Bonds and debentures owned by the company—*Continued.*

City—Concluded.	Book value	Par value.	Market value.
Medicine Hat, 1952 and 1913 to 1936, 5 p.c.	$ 65,525 05	$ 64,973 10	$ 65,525 00
Strathcona, 1913 to 1956, 4½ p.c.	40,009 38	42,688 65	40,009 00
Strathcona, 1947, 5½ p.c.	11,044 50	10,000 00	11,045 00
Wetaskiwin, 1913 to 1958, 5 p.c.	46,862 30	51,672 88	46,863 00
	$ 2,267,784 81	$2,275,141 13	$2,275,942 00
County—			
Cornwallis, Man., 1913 to 1917, 5 p.c.	$ 3,383 45	$ 3,336 88	$ 3,383 00
Pontiac, P.Q., 1934, 4½ p.c.	100,000 00	100,000 00	100,000 00
Daly, Man., 1913 to 1914, 6 p.c.	1,090 47	1,060 00	1,090 00
East Hants, N.S., 1913 to 1921, 4 p.c.	4,500 00	4,500 00	4,500 00
Queens, N.S., 1924, 4½ p.c.	7,000 00	7,000 00	7,000 00
Gloucester, N.B., 1940 and 1948, 5 p.c.	36,011 15	31,000 00	36,011 00
Kildonan, Man., 1933, 4½ p.c.	20,000 00	20,000 00	20,000 00
Ochre River, Man., 1913 to 1932, 5 p.c.	29,375 54	29,395 55	29,375 00
Glenwood, Man., 1913 to 1926, 5 p.c.	3,632 15	3,574 40	3,632 00
Burnaby, B.C., 1933, 6 p.c.	12,398 20	11,500 00	12,398 00
Richmond, B.C., 1928 and 1948, 5 p.c.	25,681 85	24,500 00	25,682 00
Morris, Man., 1913 to 1929, 5 p.c.	11,061 59	10,855 80	11,062 00
Peachland, B.C., 1929 and 1931, 5 p.c.	8,500 00	8,500 00	8,500 00
Dundurn, Sask., 1913 to 1931, 8 p.c.	15,993 45	13,300 00	15,993 00
North Vancouver, B.C., 1961, 5 p.c.	55,000 00	55,000 00	55,000 00
Grant, Sask., 1913 to 1931, 5½ p.c.	11,814 76	11,400 00	11,815 00
Shellmouth, Man., 1913 to 1930, 5 p.c.	9,379 95	9,379 95	9,380 00
Coquitlam, B.C., 1941, 5 p.c.	25,000 00	25,000 00	25,000 00
Progress, Sask., 1913 to 1932, 4½ p.c.	18,308 55	19,000 00	18,309 00
Penticton, B.C., 1951, 5 p.c.	50,000 00	50,000 00	50,000 00
Kindersley, Sask., 1913 to 1929, 6 p.c.	18,145 18	17,000 00	18,145 00
Laurier, Sask., 1913 to 1931, 5½ p.c.	14,768 60	14,250 00	14,769 00
Oak Bay, B.C., 1962, 5 p.c.	50,000 00	50,000 00	50,000 00
Coldstream, B.C., 1940, 5 p.c.	25,000 00	25,000 00	25,000 00
Lawtonia, Sask., 1913 to 1932, 5½ p.c.	10,185 60	10,000 00	10,186 00
Wilton, Sask., 1913 to 1932, 6 p.c.	10,556 90	10,000 00	10,557 00
Blucher, Sask., 1913 to 1932, 5 p.c.	17,626 10	18,000 00	17,626 00
Swift Current, Sask., 1913 to 1932, 6 p.c.	21,113 80	20,000 00	21,114 00
Hillsburg, Sask., 1913 to 1932, 6 p.c.	21,113 80	20,000 00	21,114 00
Buckland, Sask., 1913 to 1932, 6 p.c.	10,688 86	10,125 00	10,689 00
	$ 647,329 86	$ 632,677 68	$ 647,330 00
Towns—			
Almonte, 1925 and 1926, 4 p.c.	$ 3,500 00	$ 3,500 00	$ 3,500 00
Amherstburg, 1913 to 1918, 5 p.c.	3,530 86	3,530 86	3,531 00
Aylmer, 1913 to 1933, 4 p.c.	11,827 05	12,169 70	11,827 00
Alexandria, 1913 to 1925, 4½ p.c.	11,165 70	11,165 70	11,166 00
Berlin, 1913 to 1931, 4 p.c.	2,417 85	2,417 85	2,418 00
Blenheim, 1913 to 1919, 5 p.c.	1,278 45	1,232 50	1,278 00
Blenheim, 1913 to 1921, 4½ p.c.	2,644 40	2,570 47	2,644 0
Bothwell, 1913 to 1919, 4 p.c.	1,876 95	1,876 95	1,877 00
Bowmanville, 1913 to 1921, 4 p.c.	9,908 15	9,908 15	9,908 00
Bracebridge, 1913 to 1924, 4½ p.c.	12,402 25	12,199 11	12,403 00
Brampton, 1921 and 1923 to 1930, 5 p.c.	58,742 54	58,366 06	58,743 00
Brockville, 1913 to 1924, 4 p.c.	31,459 84	31,725 47	31,460 00
Collingwood, 1913 to 1932, 4½ p.c.	25,580 35	24,755 91	25,580 00
Cornwall, 1913 to 1931, 3½ p.c.	13,575 25	14,170 50	13,575 00
Dresden, 1913 to 1931, 4 p.c.	12,113 02	12,113 02	12,113 00
Dundas, 1913 to 1918, 4 p.c.	4,628 68	4,628 68	4,629 00
Dunnville, 1913 to 1929, 3½ p.c.	7,743 20	7,913 95	7,743 00
Fort Frances, 1913 to 1937, 5½ p.c.	39,207 25	39,207 25	39,207 00
Gravenhurst, 1913 to 1935, 4½ p.c.	8,685 70	8,685 70	8,686 00
Gravenhurst, 1939 and 1913 to 1936, 5 p.c.	50,822 30	50,289 70	50,822 00
Haileybury, 1920 to 1940, 5 p.c.	11,121 00	11,438 42	11,121 00
Harriston, 1913 to 1921, 4 p.c.	12,636 20	12,698 00	12,637 00
Hawkesbury, 1913 to 1933,4 p.c.	7,580 40	8,113 20	7,580 00
Ingersoll, 1942, 4½ p.c.	120,030 00	125,000 00	120,030 00
Kingsville, 1913 to 1916, 4½ p.c.	1,353 00	1,336 20	1,353 00
Kingsville, 1913 to 1933, 4 p.c.	7,839 95	8,113 15	7,840 00
Kincardine, 1922, 4 p.c.	4,620 00	4,620 00	4,620 00

THE CANADA LIFE—*Continued.*

Bonds and debentures owned by the company—*Continued.*

Towns—Continued.	Book value.	Par value.	Market value.
Lindsay, 1913 to 1921, 4 p.c	$ 2,735 46	$ 2,735 46	$ 2,735 00
Mattawa, 1913 to 1925, 5 p.c	13,155 40	12,568 10	13,155 00
Mount Forest, 1913 to 1931, 4 p.c	20,844 95	21,051 50	20,845 00
Meaford, 1913 to 1922, 4 p.c	7,161 75	7,161 75	7,162 00
Meaford, 1913 to 1923, 4½ p.c	1,498 25	1,488 35	1,498 00
New Liskeard, 1913 to 1941, 5 p.c	12,530 95	12,705 95	12,531 00
North Bay, 1913 to 1938, 5 p.c	15,897 17	15,897 17	15,897 00
Oakville, 1913 to 1927, 5 p.c	16,580 87	16,580 87	16,581 00
Orillia, 1913 to 1929, 4 p.c	54,520 24	52,765 63	54,520 00
Oshawa, 1913 to 1944, 4 p.c	73,514 18	77,141 59	73,514 00
Parkhill, 1917, 5 p.c	3,656 10	3,500 00	3,656 00
Penetanguishene, 1913 to 1939,5 p.c	14,479 80	14,288 75	14,480 00
Petrolia, 1913 to 1922, 4 p.c	8,879 92	8,962,39	8,880 00
Rainy River, 1942, 5 p.c	15,000 00	15,000 00	15,000 00
Rat Portage (Kenora), 1913 to 1927, 4 p.c	57,440 14	57,482 01	57,440 00
Rat Portage (Kenora), 1913 to 1914, 4½ p.c	3,371 65	3,383 68	3,372 00
Renfrew, 1913 to 1924, 4 p.c	3,782 75	3,851 65	3,783 00
Sarnia, 1915, 5 p.c	10,000 00	10,000 00	10,000 00
Sarnia, 1913 to 1923, 4½ p.c	39,174 15	38,783 90	39,174 00
Sault Ste. Marie, 1922-1932, 4 p.c	34,357 15	37,000 00	34,357 00
St. Marys, 1913 to 1924, 4 p.c	1,653 65	1,726 54	1,654 00
Seaforth, 1926, 4½ p.c	9,747 55	10,000 00	9,747 00
Seaforth, 1941, 5 p.c	36,000 00	36,000 00	36,000 00
Strathroy, 1913 to 1918, 5 p.c	2,029 15	2,004 85	2,029 00
Smiths Falls, 1913 to 1936, 4 p.c	10,882 20	10,882 20	10,882 00
Smiths Falls, 1913 to 1941, 5 p.c	12,311 80	12,311 80	12,312 00
Southampton, 1913 to 1935, 5 p.c	2,731 25	2,763 55	2,731 00
Stayner, 1913 to 1924, 4 p.c	6,612 45	6,708 75	6,612 00
Stayner, 1913 to 1915, 4½ p.c	826 75	826 75	826 00
Sudbury, 1921 to 1927, 5 p.c	7,845 06	7,702 82	7,845 00
Thessalon, 1913 to 1939, 5 p.c	13,616 82	13,662 39	13,617 00
Thorold, 1913 to 1921, 3½ p.c	15,650 65	16,057 74	15,651 00
Trenton, 1913 to 1921, 4½ p.c	10,530 05	10,294 22	10,530 00
Uxbridge, 1913 to 1921, 4 p.c	2,188 39	2,188 39	2,188 00
Walkerton, 1913 to 1921, 4 p.c	4,784 10	4,784 10	4,784 00
Wallaceburg, 1913 to 1934, 4½ p.c	20,309 99	20,309 99	20,310 00
Wiarton, 1922-32 and 1913 to 1924, 4 p.c	13,860 73	13,860 73	13,861 00
Wiarton, 1913 to 1924, 4½ p.c	17,651 10	17,525 04	17,651 00
Buckingham, P.Q., 1917, 5 p.c	1,000 00	1,000 00	1,000 00
Chicoutimi, 1913 to 1915, 4½ p.c	743 34	743 34	743 00
Chicoutimi, 1913 to 1926, 5 p.c	2,558 90	2,479 05	2,559 00
Chicoutimi, 1913 to 1952, 4½ p.c	18,952 00	18,533 45	18,952 00
Drummondville, 1913 to 1932, 5 p.c	4,389 65	4,389 65	4,390 00
Maisonneuve, 1946, 5 p.c	40,533 60	35,000 00	40,534 00
Magog, 1913 to 1937, 4½ p.c	15,021 86	14,375 00	15,022 00
Montcalm, 1957 and 1958, 5 p.c	22,176 30	21,000 00	22,176 00
St. Johns, 1913 to 1951, 4 p.c	41,751 01	42,152 05	41,751 00
St. Jerome, 1913 to 1949, 4 p.c	32,781 10	31,633 70	32,781 00
Verdun, 1938, 5 p.c	18,810 00	18,000 00	18,810 00
Boissevain, Man., 1913 to 1939, 5 p.c	11,403 75	11,357 84	11,404 00
Carberry, 1913 to 1930, 5 p.c	5,030 40	5,126 85	5,031 00
Dauphin, 1913 to 1922, 4½ p.c	6,179 85	6,179 85	6,180 00
Gladstone, 1921, 4 p.c	9,540 10	10,000 00	9,540 00
Gladstone, 1926, 5 p.c	4,880 14	5,000 00	4,880 00
Hartney, 1913 to 1928, 5 p.c	8,351 59	8,319 69	8,351 00
Killarney, 1913 to 1930, 6 p.c	3,027 20	2,831 40	3,027 00
Melita, 1927, 5 p.c	4,629 70	5,000 00	4,630 00
Melita, 1928, 6 p.c	4,103 70	4,000 00	4,104 00
Minnedosa, 1941, 5 p.c	600 00	600 00	600 00
Neepawa, 1918, 4 p.c	18,000 00	18,000 00	18,000 00
Neepawa, 1923, 4½ p.c	24,549 95	25,000 00	24,550 00
Neepawa, 1924, 5 p.c	4,000 00	4,000 00	4,000 00
Souris, 1913 to 1928, 5 p.c	22,287 90	22,564 20	22,289 00
Arcola, Sask., 1937-9, 6 p.c	9,841 95	9,545 70	9,842 00
Balgonie, 1913 to 1934, 6 p.c	12,359 05	11,440 00	12,359 00
Battleford, 1913 to 1957, 5 p.c	29,694 40	30,800 01	29,695 00
Craik, 1913 to 1928, 6 p.c	7,048 25	7,048 25	7,048 00
Estevan, 1913 to 1931, 5 p.c	9,502 95	9,697 50	9,503 00
Humboldt, 1913 to 1927, 6 p.c	6,350 35	6,350 35	6,350 00
Indian Head, 1926,5 p.c	6,215 00	6,215 00	6,215 00
Kindersley, 1913 to 1949, 6 p.c	25,959 99	25,035 95	25,960 00

THE CANADA LIFE—*Continued.*

Bonds and debentures owned by the company—*Continued.*

Towns—Concluded;	Book Value.	Par Value.	Market Value.
Langham, 1913 to 1927, 6 p.c.	$ 5,021 60	$ 4,875 00	$ 5,022 00
Maple Creek, 1937 to 1940, 5 p.c.	10,389 08	10,380 08	10,380 00
Melville, 1941, 5 p.c.	24,306 25	25,000 00	24,306 00
Moosomin, 1913 to 1923, 4½ p.c.	3,256 80	3,278 50	3,257 00
Moosomin, 1913 to 1941, 5 p.c.	1,916 20	1,969 85	1,916 00
Outlook, 1930 to 1940, 5 p.c.	13,071 48	13,508 66	13,071 00
Oxbow, 1913 to 1940, 6 p.c.	4,103 70	3,895 85	4,104 00
South Qu'Appelle, 1913 to 1927, 6 p.c.	15,346 52	15,092 75	15,347 00
Scott, 1913 to 1942, 5½ p.c.	34,859 65	34,859 65	34,860 00
Swift Current, 1913 to 1952, 6 p.c.	57,070 47	51,253 26	57,070 00
Yorkton, 1924 to 1933, 6½ p.c.	18,851 04	18,081 04	18,851 00
Yorkton, 1927 to 1941, 5 p.c.	47,395 68	48,163 27	47,407 00
Wapella, 1913 to 1927, 7 p.c.	3,439 15	3,439 15	3,439 00
Weyburn, 1942 and 1913 to 1937, 5 p.c.	42,602 93	45,000 00	42,603 00
Claresholm, Alta., 1913 to 1932, 5 p.c.	16,512 10	16,983 77	16,513 00
Carmangay, 1913 to 1932, 5½ p.c.	23,805 90	24,283 20	23,806 00
Camrose, 1913 to 1929, 6 p.c.	5,842 90	5,480 75	5,843 00
Camrose, 1932 to 1951, 5 p.c.	24,204 26	24,942 00	24,204 00
Cardston, 1913 to 1948, 6½ p.c.	14,730 65	14,000 00	14,731 00
Didsbury, 1913 to 1931, 5½ p.c.	22,713 85	22,609 20	22,713 00
Gleichen, 1913 to 1930, 6 p.c.	4,902 40	4,719 90	4,902 00
High River, 1913 to 1926, 5 p.c.	18,183 50	18,183 50	18,183 00
High River, 1913 to 1927, 6 p.c.	8,439 75	7,946 80	8,440 00
Irvine, 1913 to 1930, 6 p.c.	4,902 38	4,719 99	4,902 00
Leduc, 1913 to 1927, 5 p.c.	8,054 35	8,328 65	8,054 00
Macleod, 1948, 5 p.c.	25,000 00	25,000 00	25,000 00
Magrath, 1913 to 1929, 5 p.c.	11,702 20	11,900 00	11,702 00
Nanton, 1913 to 1929, 5 p.c.	14,474 57	14,474 57	14,475 00
Red Deer, 1913 to 1922, 4 p.c.	2,564 55	2,685 60	2,565 00
Red Deer, 1913 to 1941, 6½ p.c.	30,417 10	29,636 92	30,417 00
Red Deer, 1913 to 1942, 6 p.c.	22,722 78	19,823 91	22,723 00
Raymond, 1913 to 1931, 6 p.c.	9,329 22	9,000 00	9,329 00
Stettler, 1913 to 1928, 6 p.c.	10,138 60	9,600 00	10,139 00
Campbellton, N.B., 1934, 4 p.c.	48,438 70	48,000 00	48,439 00
Campbellton, N.B., 1937, 5 p.c.	6,263 10	6,000 00	6,263 00
Chatham, 1920, 4 p.c.	16,000 00	16,000 00	16,000 00
Newcastle, 1921-42-47, 4 p.c.	54,808 10	61,000 00	54,808 00
Summerside, P.E.I., 1938, 5 p.c.	25,918 35	25,000 00	25,918 00
Annapolis Royal, 1921, 4 p.c.	8,000 00	8,000 00	8,000 00
Dartmouth, 1913, 4½ p.c.	2,000 00	2,000 00	2,000 00
Liverpool, 1930, 4 p.c.	9,500 00	9,500 00	9,500 00
Liverpool, 1937, 4½ p.c.	9,000 00	9,000 00	9,000 00
Parrsboro', 1928 and 1913 to 1926, 4 p.c.	7,400 00	7,400 00	7,400 00
Pictou, 1917 and 1919, 4½ p.c.	14,498 35	14,000 00	14,499 00
Pictou, 1931, 4 p.c.	25,000 00	25,000 00	25,000 00
Stellarton, 1933, 4½ p.c.	18,307 00	18,000 00	18,307 00
Sydney, 1919, 4 p.c.	55,000 00	55,000 00	55,000 00
Sydney, 1913 and 1931, 4½ p.c.	65,570 80	62,000 00	65,571 00
Truro, 1930 and 1931, 4 p.c.	65,923 50	65,000 00	65,924 00
Westville, 1915, 4½ p.c.	12,087 70	12,000 00	12,088 00
St. Henri des Tanneries Parish, P.Q., 1919, 4¾ p.c.	34,687 50	34,687 50	34,688 00
Maisonneuve Parish, P.Q., 1913 to 1945, 4½ p.c.	121,345 50	121,345 50	121,346 00
Ste. Cunegonde Parish, P.Q., 1913 to 1944, 4½ p.c.	50,697 35	50,697 35	50,697 00
	$2,719,085 45	$2,711,870 11	$2,719,099 00
Townships—			
Aldborough, 1913, 4 p.c.	$ 531 85	$ 532 50	$ 532 00
Bruce, 1913 to 1914, 4 p.c.	340 65	342 45	341 00
Colchester North, 1913 to 1920, 5 p.c.	1,724 35	1,690 38	1,724 00
Cumberland, 1913 to 1919, 5 p.c.	1,887 90	1,845 40	1,888 00
Dover, 1913 to 1920, 5 p.c.	1,772 55	1,730 91	1,773 00
East Oxford, 1913 to 1914, 4½ p.c.	502 45	501 55	502 00
Egremont, 1913 to 1920, 4½ p.c.	2,524 00	2,524 00	2,524 00
Keewatin, 1913 to 1924, 4 p.c.	3,270 55	3,403 96	3,271 00
Mersea, 1913 to 1935, 5 p.c.	10,911 05	10,090 70	10,911 00
Mountain, 1913 to 1924, 5 p.c.	21,332 75	20,435 40	21,332 00
Maidstone, 1913, 5 p.c.	636 60	631 28	637 00

THE CANADA LIFE—*Continued.*

Bonds and debentures owned by the company—*Continued.*

Townships—Concluded.	Book value.	Par value.	Market value.
Osnabruck, 1913 to 1923, 4 p.c.	$ 2,663 50	$ 2,681 50	$ 2,664 00
Proton, 1913 to 1915, 4½ p.c.	729 55	729 55	730 00
Proton, 1913 to 1917, 5 p.c.	1,212 50	1,233 50	1,213 00
Dereham, 1917 to 1922, 5 p.c.	15,101 30	15,101 30	15,101 00
	$ 65,141 55	$ 63,474 38	$ 65,143 00
School Districts—			
Wetaskiwin	$ 25,926 50	$ 25,666 70	$ 25,927 00
Granum	11,421 10	11,050 00	11,421 00
St. Joachim	11,277 05	10,800 00	11,277 00
St. Joachim	20,228 95	19,333 40	20,229 00
St. Joachim	25,000 00	25,000 00	25,000 00
Lethbridge	13,136 55	13,000 00	13,137 00
Calgary	35,524 65	36,000 00	35,525 00
Leduc	19,657 85	18,366 67	19,658 00
Strathcona	39,079 95	41,666 68	39,080 00
Winnipeg	100,000 00	100,000 00	100,000 00
Virden	15,500 00	15,500 00	15,500 00
St. Boniface	41,585 20	40,400 00	41,585 00
Yorkton	29,609 01	30,000 00	29,609 00
Moosejaw	41,156 54	40,333 34	41,157 00
North Battleford	11,003 45	10,666 60	11,003 00
Radville	14,779 66	14,000 00	14,780 00
Guelph	9,000 00	9,000 00	9,000 00
Shawinigan Falls,	9,672 85	10,000 00	9,673 00
Notre Dame de Granby	60,000 00	60,000 00	60,000 00
St. Jacques	12,606 45	12,606 45	12,606 00
Other Alberta School Districts	103,969 71	101,880 83	103,969 00
Other Manitoba School Districts	118,386 89	115,921 60	118,386 00
Other Saskatchewan School Districts	119,837 89	116,410 05	119,839 00
	$ 888,360 25	$ 877,602 32	$ 888,361 00
Villages—			
Fillmore, 1913 to 1915, 6 p.c.	$ 302 75	$ 300 00	$ 303 00
Forget, 1913 to 1915, 6 p.c.	302 75	300 00	303 00
Hague, 1913 to 1914, 6 p.c.	201 70	200 00	202 00
Stoughton, 1913 to 1915, 6 p.c.	302 75	300 00	303 00
Campbellford, 1913 to 1922, 4 p.c.	7,073 60	7,161 63	7,074 00
Cayuga, 1913 to 1923, 4 p.c.	5,020 55	5,156 85	5,021 00
Fenelon Falls, 1913 to 1933, 4 p.c.	34,935 00	34,935 00	34,935 00
Glencoe, 1913 to 1922, 4½ p.c.	1,456 79	1,437 39	1,457 00
Grimsby, 1913 to 1933, 4½ p.c.	10,286,65	10,286 65	10,287 00
Lakefield, 1920, 3½ p.c.	5,710 40	6,000 00	5,710 00
L'Orignal, 1913 to 1928, 5 p.c.	5,381 45	5,286 10	5,381 00
Port Perry, 1913 to 1933, 4 p.c.	12,760 70	12,980 72	12,761 00
Tilbury, 1913 to 1925, 5 p.c.	3,461 50	3,332 47	3,462 00
Winchester, 1913 to 1920, 4 p.c.	1,281 60	1,281 60	1,282 00
Souris, P.E.I., 1915, 4 p.c.	1,947 20	2,000 00	1,947 00
Teeswater, 1913 to 1920, 4 p.c.	743 10	743 10	743 00
Teeswater, 1918, 5 p.c.	5,063 95	5,000 00	5,064 00
Port Colborne, 1913 to 1917, 4 p.c.	2,782 78	2,782 78	2,783 00
Madoc, 1913 to 1919, 4 p.c.	5,400 08	5,400 08	5,400 00
Elmira, 1913 to 1921, 4 p.c.	2,734 26	2,734 26	2,734 00
Hanover, 1913 to 1931, 4 p.c.	11,273 00	11,393 05	11,273 00
Dundalk, 1913 to 1919, 4 p.c.	2,208 15	2,208 15	2,208 00
Woodville, 1913 to 1923, 4 p.c.	2,196 55	2,256 13	2,197 00
Neudorf, 1913 to 1916, 6 p.c.	404 50	400 00	405 00
Vonda, 1913 to 1916, 8 p.c.	405 45	400 00	405 00
Summerberry, 1913, 8 p.c.	141 95	140 00	142 00
Carievale, 1913 to 1917, 6½ p.c.	303 95	300 00	304 00
Gainsborough, 1913 to 1917, 6 p.c.	500 00	500 00	500 00
Lavoy, 1913 to 1917, 8 p.c.	500 00	500 00	500 00
Kisbey, 1913 to 1916, 6 p.c.	400 00	400 00	400 00
Aberdeen, 1913 to 1918, 7 p.c.	300 00	300 00	300 00
Aberdeen, 1913 to 1925, 6 p.c.	3,783 35	3,683 34	3,783 00
Quill Lake, 1913 to 1917, 6 p.c.	500 00	500 00	500 00
Lashburn, 1913 to 1917, 7 p.c.	500 00	500 00	500 00
Morrisburg, 1941 to 1943, 4½ p.c.	7,926 28	8,091 84	7,926 00

THE CANADA LIFE—*Continued.*

Bonds and debentures owned by the Company—*Continued.*

	Book value.	Par value.	Market value.
Villages—Continued.			
Huntingdon, 1913 to 1922, 4 p.c.	$ 6,299 89	$ 6,299 89	$ 6,300 00
Maymont, 1913 to 1917, 8 p.c.	512 85	500 00	513 00
Eganville, 1913 to 1940, 4 p.c.	6,402 35	6,765 36	6,402 00
Balcarres, 1913 to 1925, 6 p.c.	3,115 67	3,033 34	3,116 00
Sedley, 1913 to 1925, 6 p.c.	8,901 94	8,666 64	8,902 00
Manitou, 1913 to 1930, 5 p.c.	3,158 35	3,283 00	3,158 00
Sheho, 1913 to 1926, 6 p.c.	1,866 66	1,866 66	1,867 00
Weston, 1913 to 1942, 5 p.c.	52,653 82	52,653 82	52,654 00
Norwich, 1913 to 1931, 5 p.c.	9,800 53	9,800 53	9,800 00
Webb, Sask., 1913 to 1926, 6 p.c.	6,720 45	6,533 34	6,720 00
Chesterville, 1913 to 1930, 5 p.c.	8,442 10	8,442 10	8,442 00
Tyvan, Sask., 1913 to 1926, 5 p.c.	2,719 81	2,800 00	2,720 00
	$ 249,087 16	$ 249,835 82	$ 249,089 00
Railway Bonds—			
Canadian Northern Railway, Toronto, Ont., 1930, 4 p.c.	$ 486 666 66	$ 486,666 66	$ 486,667 00
Niagara, St. Catharines and Toronto Railway, St. Catharines, Ont., 1929, 5 p.c.	147,600 00	150,000 00	150,000 00
Bay of Quinte, Deseronto, Ont., 1927, 5 p.c.	83,447 00	85,000 00	85,000 00
Toronto Railway Company, Toronto, Ont., 1921, 4½ p.c.	715,705 39	699,606 67	715,705 00
Hamilton Street Railway, Hamilton, Ont., 1928, 4½ p.c.	51,089 30	50,000 00	51,089 00
Montreal Street Railway, Montreal, 1922, 4½ p.c.	77,639 65	75,000 00	77,640 00
Ottawa Electric Railway, Ottawa, Ont., 1922, 4 p.c.	290,875 00	290,000 00	290,875 00
Hamilton, Grimsby & Beamsville Electric Railway, Hamilton, Ont., 1933, 5 p.c.	74,654 15	70,000 00	74,654 00
Wyandotte & Detroit River Railway, Detroit, Mich., 1918, 5 p.c.	50,972 65	50,000 00	50,973 00
Detroit, Rochester, Romeo & L. O. Railway, Detroit, Mich., 1920, 5 p.c.	51,576 50	50,000 00	51,577 00
Morrisey, Fernie & Michel Railway, Michel, B.C., (Monthly), 1913 to 1914, 6 p.c.	23,004 35	23,004 35	23,004 00
Lindsay, Bobcaygeon & Pontypool Railway, (C.P.R. System), Toronto, Ont. 2002, 4 p.c.	482,500 00	500,000 00	500,000 00
Winnipeg, Selkirk & Lake Winnipeg Railway, Winnipeg, Man. (Guaranteed by Winnipeg Electric Railway Company) 1933, 5 p.c.	101,610 00	100,000 00	101,610 00
Chicago & Milwaukee Electric Railway Company, Chicago, Ill., 1925, 5 p.c.	30,000 00	100,000 00	20,000 00
Suburban Rapid Transit Company, Winnipeg, Man., 1938, 5 p.c.	25,000 00	25,000 00	25,000 00
Ontario West Shore Electric Railway, Goderich, Ont., 1938, 5 p.c.	49,800 00	50,000 00	50,000 00
	$2,742,140 65	$2,804,277 68	$2,753,794 00
Miscellaneous—			
Central Canada Loan and Savings Company, Toronto, Ont., 60 days' notice, 4 p.c.	$ 150,000 00	$ 150,000 00	$ 150,000 00
Toronto Savings and Loan Company, Peterboro', Ont., 1913 to 1916, 4 p.c.	60,000 00	60,000 00	60,000 00
Dominion Rolling Stock Company, Sydney, N.S., (monthly), 1913 to 1914, 6 p.c.	15,042 90	15,042 90	15,043 00
Imperial Rolling Stock Company (Can. Nor. Equipment, Toronto, Ont.), 1914 to 1919, 4½ p.c.	174,494 00	180,000 00	176,306 00
Imperial Rolling Stock Company (Can. Nor. Equipment, Toronto, Ont.), 1914, 4½ p.c.	39,624 00	40,000 00	39,624 00

THE CANADA LIFE—*Continued.*

Bonds and debentures owned by the company—*Concluded.*

Miscellaneous—Continued.	Book value.	Par value.	Market value.
Montreal Gas Company, Montreal, P.Q. 1921, 4 p.c	$ 49,991 50	$ 48,666 66	$ 49,992 00
Chatham Gas Company, Chatham, Ont., 1927, 5 p.c	193,500 00	200,000 00	200,000 00
Bell Telephone Company, Montreal, P.Q., 1912, 5 p.c	190,842 70	178,000 00	190,843 00
Dominion Cotton Mills Company, Montreal, P.Q., 1916, 4½ p.c	146,000 00	146,000 00	146,000 00
Grand-Trunk Railway Perpetual Annuity, Montreal, P.Q., Perpetual, 4½ p.c.	6,594 00	6,594 00	6,594 00
Dominion Iron and Steel Company, Sydney, N.S., 1939, 5 p.c	90,753 33	97,333 33	92,467 00
P. Burns & Company, Limited, Calgary, Alta., 1921 and 1924, 6 p.c	298,505 00	300,000 00	307,000 00
Wm. Davies Company, Limited, Toronto, Ont., 1926, 6 p.c	202,000 00	200,000 00	204,000 00
Petrolia Utilities Company, Limited, 1920, 6 p.c	63,985 00	67,000 00	67,000 00
Western Canada Flour Mills Company, Limited, 1931, 6 p.c	100,000 00	100,000 00	102,000 00
Gordon, Ironside & Fares Company, Limited, 6 p.c	99,000 00	100,000 00	102,000 00
Montreal Harbour, 1921 and 1924, 4 p.c.	362,654 10	359 000 00	362,654 00
Quebec Harbour, 1928, 1929, 4 p.c	80,000 00	80,000 00	80,000 00
Ottawa Electric Light Company, 1920, 5 p.c	103,054 30	100,000 00	103,054 00
Electrical Development Company of Ontario 1933, 5 p.c	170,000 00	200,000 00	184.000 00
Montreal Light, Heat & Power Co., 1933, 5 p.c	75,000 00	75,000 00	75,750 00
Hamilton Cataract Power & T. Company, 1943, 5 p.c	201,770 00	200,000 00	201,770 00
Union Electric Light and Power Company, St. Louis, U.S.A., 1932, 5 p.c..	99,250 00	100,000 00	100,000 00
Lincoln Electric Light and Power Company, 1913-14, 5 p.c	34,505 00	35,000 00	35,000 00
Portland General Electric Company, 1935, 5 p.c	102,040 60	100,000 00	102,041 00
Provincial Light, Heat and Power Company (Guaranteed by Montreal, Light, Heat and Power Company). 1946, 5 p.c	120,456 00	120,000 00	121,200 00
Brandon Electric Light Company, Limited, 1931, 5½ p.c	300,000 00	300,000 00	300,000 00
Cape Breton Real Estate Company, 1913-14, 6 p.c	33,846 60	33,846 60	33,847 00
Dominion Realty Company, 1913-21, 4½ p.c	293,353 20	293,353 20	293,353 00
Dominion Realty Company, 1913-24, 5 p.c	259,981 65	259,98 65	259,982 00
Mathews Steamship Company, Limited, 1913-16, 5 p.c	27,602 35	28,000 00	28,000 00
Cobourg Utilities Corporation, Limited, 1917, 5 p c	100,000 00	100,000 00	100,000 00
Linton Apartments, Limited, Montreal, 1932, 5 p.c	162,900 00	181,000 00	181,000 00
	$4,406,746 23	$4,453 818 34	$4,470,520 00
Total book, par and market values..	$14,283,958 86	$14,371,574 30	$14,367,561 00

Total bonds and debentures carried out at book value..... $14,283,958 86

Stocks owned by the company—

	No. of Shares.	Book value.	Par value.	Market value.
Canadian Bank of Commerce, Toronto	9,600	$ 944,000 00	$ 480,000 00	$1,065,600 00
Dominion Bank, Toronto	1,250	290,000 00	125,000 00	296,875 00
Bank of Hamilton, Hamilton	1,920	384,000 00	192,000 00	395,520 00
Imperial Bank of Canada, Toronto	2,100	456,000 00	210,000 00	480,900 00
Bank of Montreal, Montreal	777	184,475 00	77,700 00	191,142 00

THE CANADA LIFE—*Continued.*

Stocks owned by the company—*Concluded.*

	No. of shares.	Book value.	Par value.	Market value
Merchants Bank of Canada, Montreal	$ 787	$ 141,100 00	$ 78,700 00	$ 159,347 00
Molsons Bank of Canada, Montreal	35	7,000 00	3,500 00	7,070 00
Bank of Nova Scotia, Halifax, N.S.	1,000	269,600 00	100,000 00	263,000 00
Standard Bank of Canada, Toronto	1,250	135,000 00	62,500 00	140,625 00
Bank of Toronto, Toronto	1,000	216,800 00	100,000 00	210,000 00
Bank of Ottawa, Ottawa	49	9,933 75	4,900 00	10,192 00
Metropolitan Bank, Toronto	1,000	188,000 00	100,000 00	200,000 00
La Banque D'Hochelaga, Montreal, P.Q.	240	34,780 00	24,000 00	40,320 00
Royal Bank of Canada, Montreal	200	44,000 00	29,000 00	44,500 00
St. Stephens and Milltown Railway Company, St. Stephen, N.B. (Guaranteed by Canadian Pacific Railway	520	26,000 00	26,000 00	26,000 00
Tri-City Railway and Light Company (Preferred Stock), Moline, Ill	500	47,000 00	50,000 00	47,000 00
Hamilton Gas Light Company, Hamilton	224	7,974 40	8,064 00	8,064 00
Consumers' Gas Company, Toronto	1,697	169,700 00	84,850 00	159,942 25
National Trust Company, Limited, Toronto	4,399	850,479 00	439,900 00	934,787 50
Toronto General Trusts Corporation, Toronto	431	67,660 00	43,100 00	81,890 00
Huron and Erie Loan and Savings Company, London, Ont.	129	11,640 00	6,450 00	12,900 00
(20% Pd.) Huron and Erie Loan and Savings Company, London, Ont.	18	342 00	180 00	351 00
Canada Landed and National Investment Company, Toronto	120	6,000 00	6,000 00	9,300 00
Montreal Telegraph Company, Montreal	200	13,840 00	8,000 00	11,200 00
Dominion Telegraph Company, Toronto	134	8,643 00	6,700 00	6,700 00
Dominion Steel and Coal Corporation, Limited, Sydney, N.S.	2,850	262,687 51	285,000 00	166,012 50
Petrolea Utilities Company, Limited (Preferred)	10	.....	500 00	500 00
Petrolea Utilities Company, Limited (Common)	100	.....	5,000 00	.....
Electrical Development Company of Ontario (Preferred), Toronto.	500	.....	50,000 00	42,500 00
Montreal Water and Power Company 50 Common, $25, $1,250 00.. 50 Preferred, 100, $5,000 00..	100	.....	6,250 00	
		$4,776,645 66	$2,604,294 00	$5,003,208 00

Total stocks carried out at book value		$4,776,645 66
Cash at head office		16,435 62
Cash in banks, viz.:—		
Metropolitan Bank, Toronto	$ 816 82	
Bank of Scotland, London, England	791 81	
Bank of Nova Scotia, Toronto	54,813 02	
Bank of Montreal, Toronto	389 19	
Canadian Bank of Commerce, Toronto	40,708 56	
Canadian Bank of Commerce, New York	3,471 53	
Canadian Bank of Commerce, London, England	14,415 23	
Canadian Bank of Commerce, Winnipeg	15,262 50	
Canadian Bank of Commerce, Calgary	21,843 52	
Canadian Bank of Commerce, Edmonton	12,434 62	
Total Cash in banks		164,946 80
Total ledger assets		$46,255,137 40

THE CANADA LIFE—*Continued.*

OTHER ASSETS.

Market value of bonds, stocks, &c., over book value		$ 310,164 00
Interest due, $110, 335.37; accrued, $853,601.92		963,937 29
Rents due, $7,133.71; accrued, $25,481.36		32,615 07
Annuity considerations outstanding, $293.62 less 2½ per cent		286 28

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 37,848 05	$ 470,634 94
Deduct commission payable thereon	20,816 43	28,238 09
Net premiums due and uncollected	$ 17,031 62	$ 442,396 85
Net deferred premiums (taken at 45 per cent new and 94 per cent renewals, gross)	13,628 40	266,326 58

Net uncollected and deferred premiums	739,383 45
Total assets	$48,301,523 49

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions, and annuities in force	$40,461,048 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	1,608,106 00	
Total	$42,069,154 00	
Deduct value of policies reinsured in other companies	520,785 00	
*Net reinsurance reserve (no statutory deduction made)		$41,548,369 00
(Full deduction allowance permitted being $296,910.)		
Present value of amounts not yet due on matured instalment policies		180,346 50
Claims for death losses, adjusted and unpaid ($3,000 accrued in previous years)	$ 136,469 67	
Claims for death losses, unadjusted ($3,251 accrued in previous years)	175,627 67	
Total death claims		312,097 34
Claims for matured endowments, due and unpaid		14,403 55
Annuity claims, due and unpaid		4,900 75
Reserve on cancelled policies on which a surrender value may be demanded		114,628 00
Amount of dividends or bonuses to policyholders, due and unpaid		25,751 75
Premiums paid in advance, $9,286.49; interest, $4,837.59		14,124 08
Due for physicians' fees, directors' fees, sundry accounts, (estimate)		10,750 00
Taxes due and accrued		44,822 00
Shareholders' reserve account		58,471 21
Total liabilities		$42,328,664 18
Excess of assets over liabilities		$ 5,972,859 31
Capital stock paid up		1,000,000 00
†Surplus above all liabilities and capital		$ 4,972,859 31

(Including $2,827,922 surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911.)

*Upon basis of Institute of Actuaries' Hm. Table of Mortality for assurances and the Government Select Annuitants' Table of 1883 for Annuities, with 3½ per cent interest for business up to January 1, 1900, and all non-participating policies issued since December 31, 1899, and with 3 per cent for all participating policies and annuities issued since December 31, 1899.

†Undistributed surplus as between shareholders and policyholders.

THE CANADA LIFE—*Continued.*

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account, Dec. 31, 1911		$ 79,737 01
Interest added during the year		53,990 82
Shareholders' proportion of profits		7,348 53
Total		$ 141,076 36
Dividends paid to shareholders	$ 80,000 00	
Shareholders' proportion of general expenses	2,605 15	
Total		82,605 15
Balance of shareholders' account, Dec. 31, 1912		$ 58,471 21

(Policyholders receive 90 per cent. of the distributive share of surplus and shareholders 10 per cent.)

INCOME.

Cash received for first year premiums	$ 517,784 04		
Less premiums paid for reinsurance	17,785 72		
Total net income from first year's premiums		$ 499,998 32	
Cash received for renewal premiums	$ 3,939,755 62		
Renewal premiums paid by dividends	56,631 88		
Total	$ 3,996,387 50		
Less premiums paid for reinsurance	93,385 05		
Total net income from renewal premiums		3,903,002 45	
Cash received for single premiums	$ 21,829 41		
Single premiums paid by dividends	25,844 20		
Total net income from single premiums		47,673 61	
Cash received for single premiums for life annuities	$ 698,488 64		
Cash received for annual premiums for life annuities	4,831 77		
Total net income from life annuity premiums		703,320 41	
Total net premium income			$ 5,153,994 79
Received for interest			1,891,826 32
Received for dividends on stocks			247,878 05
Amount received for rents			98,115 26
Net cash received as profit on securities actually sold			465 32
Total income			$ 7,392,279 74

EXPENDITURE.

Cash paid for death losses (including $119,337.50 reversionary bonuses)	$ 1,606,529 16		
Payments on matured instalment policies	16,120 60		
Total	$ 1,622,649 76		
Deduct amount received from other companies for reinsured death claims	4,380 00		
Net amount paid for death claims (of which $261,521.38 accrued in previous years)			$ 1,618,269 76
Cash paid for matured endowments	$ 375,681 15		
Payments on matured instalment policies	36,025 00		
Total	$ 411,706 15		
Deduct amount received from other companies for reinsured endowment claims	31,680 00		
Net amount paid for endowment claims			380,026 15
Total net amount paid for death claims and matured endowments			$ 1,998,295 91
Cash paid to annuitants			86,441 67

THE CANADA LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Cash paid for surrendered policies		$ 262,861 50
Cash dividends paid to policyholders	$ 32,889 64	
Cash dividends applied in payment of premiums	82,476 08	
Total carried out		115,365 72
Total amount paid to policyholders		$ 2,462,964 80
Cash paid stockholders for interest or dividends		80,000 00
Taxes, licenses, fees or fines		62,980 16
Investment expenses, viz.:—Commission on loans, $10,093.15; salaries, $30,156.38; travelling, $10,123.50; other expenses, $16,178.21		66,551 24
Head office salaries, $171,302.54; do., travelling expenses, $806.75; directors' fees, $14,000; auditors' fees, $2,500		188,609 29
Commission, first year, $259,033.08; do., renewals, $183,078.22; agency salaries, $103,798.19; agency travelling expenses, $21,455.07		567,364 56
All other expenditure, viz.:—Advertising, $28,535.55; books and periodicals, $2,303.33; exchange, $5,182.74; express, telegrams and telephones, $5,024.58; legal expenses, $7,111.39; medical fees, $27,361.69; office furniture, &c., $12,103.15; postage, $12,552.64; printing and stationery, $19,029.98; rent, fuel and light, $57,319.95; telephone rent, $3,062.07; inspection of risks, $3,510.05; sundries, $14,287.25		197,384 37
Total expenditure		$ 3,625,854 42

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$42,484,232 08
Amount of cash income as above	7,392,279 74
Value of securities written down, now recovered	4,480 00
Total	$49,880,991 82
Amount of expenditure as above	3,625,854 42
Balance, net ledger assets, December 31, 1912	$46,255,137 40

(The average rate of interest earned upon the invested assets during 1912, was 5.57 per cent.)

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for in cash	5,782	
Amount of said policies		$15,563,596 06
Amount of said policies reinsured in other licensed companies in Canada		683,000 00
Number of policies become claims during the year	911	
Amount of said claims, including matured endowments	$ 2,101,866 05	
Amount of said claims reinsured	5,436 06	
Net amount carried out		2,096,429 99

THE CANADA LIFE—*Continued.*

MISCELLANEOUS—*Concluded.*

Number of policies in force at date	65,266	
Amount of said policies	$ 141,081,843 44	
Bonus additions	3,786,126 69	
Total	$ 144,877,970 13	
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions $18,808)	2,943,233 57	
Net amount of policies in force at December 31, 1912		$141,934,736 56
Number of life annuities in force at December 31, 1912	409	
Amount of annual payments thereunder	146,567 02	

EXHIBIT OF LIFE ANNUITIES.

	Life annuities proper.		Life annuities arising out of life assurance contracts.	
	No.	Annual payments thereunder.	No.	Annual payments.
In force December 31, 1911	204	$ 90,635 27	6	$ 2,125 00
New annuities	210	62,055 51	..	..
Totals	414	$ 152,690 78	6	$ 2,125 00
Terminated by death	11	$ 8,212 26		
" expiry	...	36 50		
	11	8,248 76		
In force December 31, 1912	403	$ 144,442 02	6	$ 2,125 00

EXHIBIT OF POLICIES.

Policies in force at beginning of year.	No.	Amount.	No.	Amount.
Whole life	45,629	$98,156,392		
Endowment assurances	15,928	29,087,037		
Term and all other	875	4,439,365		
Bonus additions		3,932,460		
			62,432	$ 135,615,254
New Policies issued.				
Whole life	4,197	$10,775,627		
Endowment assurances	1,714	3,280,266		
Term and all other	417	2,734,026		
Bonus additions		51,257		
			6,328	$ 16,841,176
Old policies revived (including bonus, $2,067)			82	155,515
Old, changed and increased			9	750
Total			68,851	$ 152,612,695
Deduct terminations			3,585	7,734,725
Policies in force at December 31, 1912.				
Whole life	47,496	$ 104,187,826		
Endowment assurances	16,650	30,632,876		
Term and all other	1,120	6,271,141		
Bonus additions	.....	3,786,127		
			65,266	$ 144,877,970

THE CANADA LIFE—*Continued.*

DETAILS OF POLICIES TERMINATED, ETC.

	No.	Amount.
Terminated by death (including bonuses, $123,543.02)	716	$ 1,676,621 35
" maturity (including bonuses, $41,333.70)	195	425,244 70
" expiry	78	386,003 00
" surrender (including bonuses, $15,003.76)	455	938,749 76
" lapse (including bonuses, $6,968.54)	1,540	2,911,209 54
" change and decrease (incl. bonuses, $13,558.55)	9	141,140 22
Policies not taken	592	1,255,756 00
Total terminations	3,585	$ 7,734,724 57

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	191	$ 1,715,485 57
Endowment assurances	38	383,440 00
Term and all other	59	825,500 00
Bonus additions		18,808 00
Totals	288	$ 2,943,233 57

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit—

	No.	Amount.	Reserve.
Life	44,220	$ 96,276,197	$ 26,220,372
Endowment	15,917	27,973,808	9,612,337
Term, etc	10	235,000	2,425
Bonus Additions		3,786,127	2,464,710
Premium Reduction		(52,589)	181,574
Totals	60,147	$ 128,271,132	$ 38,481,418
Less reinsured		1,695,160	430,480
Net	60,147	$ 126,575,972	$ 38,050,938

Without-Profit—

Life	3,276	$ 7,911,629	$ 1,495,177
Endowment	733	2,659,069	587,225
Term, etc	1,110	6,036,141	50,099
Totals	5,119	$ 16,606,839	$ 2,132,501
Less reinsured		1,248,073	90,305
Net	5,119	$ 15,358,766	$ 2,042,196
Grand totals	65,266	$ 141,934,738	$ 40,093,134

LIFE ANNUITIES.

	No.	Yearly Amount. payable.	Reserve.
Arising out of Life Assurance contracts	6	$ 2,125 00	$ 14,097
Life Annuities proper	403	144,442 02	1,441,138
Totals	409	$ 146,567 02	$ 1,455,235

MISCELLANEOUS STATEMENT.

1. Assurances are valued in groups; annuities individually.

2. The valuation age for assurances was obtained by taking the difference between 1912 and the year of issue and adding it to the office age at time of issue. For annuities the age was obtained by taking the difference between 1912 and the year of issue and adding it to the age nearest birthday at 31st December in the year of issue.

THE CANADA LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Con.*

3. (*a*) The few policies issued on lives resident in tropical or sub-tropical countries are valued the same as policies issued at regular Canadian rates.

(*b*). Policies issued at premiums corresponding to ages higher than the true ages are valued at the rated-up ages.

(*c*). Policies providing for payment at death during certain periods of an amount less than the full amount of insurance are valued as if the full amount were payable without any deduction.

(*d*). No extra reserve is held for policies issued at a fixed extra premium, whether payable in one sum or annually. They are valued as regular policies.

(*e*). For policies providing for disability benefit, one half of the gross premium is held as reserve.

4 (*a*). Policies issued on lives resident in tropical or sub-tropical countries have the same surrender values as policies issued at regular Canadian rates.

(*b*). Such policies have allotted to them the same surplus as policies issued at regular Canadian rates.

5. No extra reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 5.57%.

7. The distribution of surplus as between shareholders and policyholders was made on the basis of 10 per cent to the shareholders and 90 per cent to the policyholders.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Quinquennial Dividends.

The surplus belonging to quinquennial dividend policies is kept distinct from the surplus of the deferred dividend policies. It is further subdivided into two sections: (1) that arising from quinquennial policies issued prior to January 1, 1900, and (2) that arising from quinquennial policies issued since that date. In section (1) the method of distribution is what is termed the simple uniform reversionary bonus method. Life policies were allotted a reversionary bonus of $1\frac{1}{4}$ per cent per annum and endowment asssurances 1 per cent per annum.

In section (2) a modified contribution method has beeen adopted using the factors (*a*) gain from interest (*b*) gain from loading and (*c*) gain from favourable mortality, particulars of which are

Loading basis	$O^{[M]}$	3%
Net Interest Rate assumed		$4\frac{3}{8}$%
Reserve basis	H^M	3%.

The interest surplus was taken as $1\frac{3}{8}$% of the mean reserve for each policy year. The loading surplus for each policy year was taken as 20% of loading for the first quinquennium, and 20% for second quinquennium. The mortality surplus was taken as a percentage of the cost of insurance, ranging from 30% at age 21 to $7\frac{1}{2}$ % at age 70. For the second quinquennium these percentages were reduced one-half. The respective yearly amounts of interest, loading and mortality surplus were combined and accumulated to the end of the quinquennium at $4\frac{3}{8}$%, giving the policyholders' surplus for the quinquennium. The first insurance year was not taken into account in allotting surplus.

THE CANADA LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

The rates of Cash Dividends given in the schedule for policies completing their first quinquennial period are those belonging to policies issued under the "Guaranteed Option Contract" premium rates. In the same year there were also issued policies designated "Ordinary" having somewhat lower premiums, guaranteed values and dividends, the premiums being the same as those given in the statement of premiums charged for policies being issued at the present time.

Deferred Dividends.

The Deferred Dividend Policies are kept entirely distinct from the other classes of policies. The Assurance Fund for Deferred Dividend Policies is credited with all the premiums of that class and also with its share of the interest income, and it benefits by the lapses and surrenders of policies in that class, while on the other hand, it is charged with the claims and surrender values arising under this class of policies and also with its share of the company's expenses. A separate valuation of these policies shows the liabilities of this section. Thus the accumulations of the Deferred Dividend Policies are kept strictly separate from other funds. At the termination of the profit period originally selected, the policyholders may exercise different options as to the application of their share in the accumulated fund, the share of each such policy being determined after careful analysis of the sources from which the accumulated surplus has arisen. Profits on Deferred Dividend Policies are not finally allotted until the completion of the Deferred Dividend period, at which time they also vest.

THE METHOD OF ALLOTTING SURPLUS ON POLICIES WHOSE DIVIDEND PERIODS WERE COMPLETED 31ST DECEMBER, 1909, ARE GIVEN HEREWITH.

1. Dividend Period.....15 years.
   Loading basis.....O[M]. 3½%
   Net interest rate assumed.....4 3/8 %
   Reserve basis.....H[M]. 3½%

A two factor method was employed, the surplus arising from favorable mortality being thrown into the two groups, Interest Surplus and Loading Surplus. The annual contribution to surplus for the Interest Surplus group was obtained by applying the factor .01325 to the mean reserve for the year and for the Loading Surplus group by applying the factor .5283 to the loading for the year. Combining and accumulating these yearly amounts to the end of the dividend period at 43/8% gave total surplus, 90% of which was allotted to policyholders.

2. Dividend Period.....20 years
   Loading basis.....O[M]. 3½%
   Net interest rate assumed.....4½%
   Reserve basis.....H[M]. 3½%

The same method was followed as in (1), the factors being .01375 for the Interest Surplus group and .5283 for the loading Surplus group, the accumulations being made at 4½%.

THE CANADA LIFE—*Continued.*

With Profit Policies.

Deferred Dividend Policies issued prior to January 1, 1911 and amount of profits contingently apportioned thereto.

Year of issue.	Amount in force.	Profits contingently apportioned.
1889	$ 19,500	$ 4,507
1890	45,000	9,786
1891	248,523	44,925
1892	311,800	51,765
1893	785,070	126,609
1894	1,245,870	181,879
1895	1,258,852	176,786
1896	1,078,778	148,113
1897	1,536,405	161,556
1898	1,687,203	146,031
1899	3,598,190	240,449
1900	1,828,008	213,506
1901	2,991,401	269,957
1902	3,853,615	243,116
1903	5,161,809	272,348
1904	5,343,963	233,555
1905	5,164,208	139,056
1906	4,051,194	82,385
1907	4,801,532	58,953
1908	3,733,139	22,640
1909	3,666,466	.....
1910	3,307,688	.....
Totals	$ 55,718,214	$ 2,827,922

Deferred Dividend Policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of issue.	Amount in in force.	Profits credited thereto.
1911	$ 3,507,069	nil.
1912	4,967,589	nil.
Totals	$ 8,474,658	nil.

The profits contingently apportioned for each year of issue were obtained by deducting from the total profit the excess of market values of securities over book values, and also the shareholders' portion of the profits, viz.: 10 per cent.

Business done Outside of Canada (*Included in above Statement.*)

Assets outside of Canada.

Value of real estate		$ 25,913 71
Amount secured by way of loans on real estate, by bond or mortgage, first liens		73,108 21
Amount of loans to policyholders on the company's policies assigned as collaterals		1,283,456 90
Premium obligations on policies in force		1,645 67
Book value, bonds and debentures		2,208,374 96
Book value of stocks		2,001,392 00
Cash in banks, viz.:—		
Canadian Bank of Commerce, New York	$ 3,471 53	
Canadian Bank of Commerce, London, Eng	14,415 23	
Bank of Scotland, London, Eng	791 81	
Total cash in banks		18,678 57
Total ledger assets		$ 5,612,570 02

THE CANADA LIFE—*Continued.*

OTHER ASSETS.

Market value of stocks, &c., over book value		$ 112,098 70
Interest due, $11,452.36; accrued, $64,507.73		75,960 09
Annuity considerations outstanding, $293.62 less 2½ per cent		286 28
Net amount of uncollected and deferred premiums—on new business, $11,153.07; on renewals, $244,635.65		255,788 72
Total assets outside of Canada		$ 6,056,703 81

LIABILITIES OUTSIDE OF CANADA.

Amount estimated upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 9,580,777	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	324,986	
Total	$ 9,905,763	
Deduct value of policies reinsured in other companies	175,783	
Net reinsurance reserve		$ 9,729,980 00
Present value of amounts not yet due on matured instalment policies		111,223 00
Claims for death losses, adjusted but unpaid	$ 9,396 00	
Claims for death losses, unadjusted	23,219 49	
Total unsettled claims		32,615 49
Annuity claims, due and unpaid		5,323 97
Surrender values claimable on policies cancelled		29,018 00
Amount of dividends to policyholders, due and unpaid		1,257 81
Due for physician's fees, directors' fees, sundry accounts (estimated)		1,650 00
Premiums paid in advance, $7,204.52; interest, $1,128.35		8,332 87
Taxes due or accrued (estimated)		17,375 00
Total liabilities outside of Canada		$ 9,936,776 14

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for first year premiums	$ 164,162 95		
Less premiums paid for reinsurance	5,916 12		
Total net income from first year premiums		$ 158,246 83	
Cash received for renewal premiums	$ 1,386,599 01		
Renewal premiums paid by dividends	4,563 67		
Total	$ 1,391,162 68		
Less premiums paid for reinsurance	41,251 10		
Total net income from renewal premiums		1,349,911 53	
Cash received for single premiums	$ 21,232 76		
Single premiums paid by dividends	17,515 01		
Total net income from single premiums		38,747 77	
Cash received for single premiums for life annuities	$ 673,343 64		
Cash received for annual premiums for life annuities	4,699 77		
Total net income from life annuity premiums		678,043 41	
Total net premium income outside of Canada			$ 2,224,949 59

THE CANADA LIFE—*Continued.*

DEPOSITS MADE FOR POLICYHOLDERS OUTSIDE OF CANADA.

	Par value.	Market value.
Newfoundland:—		
Newfoundland securities	$ 145,999 99	$ 141,596 00
Canadian municipal debentures	341,466 65	348,771 00
Total	$ 487,466 64	$ 490,367 00
New York State:—		
New York City stock	$ 105,000 00	$ 96,740 00
Ohio:—Cleveland City bonds	100,000 00	102,065 00
Michigan:—Street Railway bonds	100,000 00	102,550 00
Total U. S. departments	$ 305,000 00	$ 301,355 00
With Paymaster General, London, Eng.:—		
Dominion of Canada registered stock	$ 98,938 17	$ 97,454 00
Union Trust Co., and People's State Bank, Detroit, in trust for United States policyholders:—		
Canadian bank stocks	$ 785,800 00	$ 1,756,468 00
National Trust Co., stock	150,000 00	318,750 00
Central Canada Loan and Savings Co. bonds	150,000 00	150,000 00
Canadian Northern Railway bonds	486,666 66	486,666 66
Lindsay and Bobcaygeon Railway bonds	250,000 00	250,000 00
Hamilton Cataract P. L. and T. Co. bonds	200,000 00	201,760 00
Total with trustees	$ 2,022,466 66	$ 3,163,644 66
Total deposited outside of Canada	$ 2,913,871 47	$ 4,052,820 66

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA.

Cash paid for death losses		$ 290,151 63
Cash paid on matured instalment policies		10,765 60
Total (including $27,720.36 accrued in previous years)		$ 300,917 23
Cash paid for matured endowments		61,892 05
Cash paid to annuitants		42,194 42
Cash dividends paid policyholders	$11,779 73	
Cash dividends applied in payment of premiums	22,078 68	
Total carried out		33,858 41
Total payments to policyholders outside of Canada		$ 438,862 11

MISCELLANEOUS, OUTSIDE OF CANADA.

Number of new policies reported during the year as taken in other countries and paid for in cash	1,936	
Amount of said policies		$ 4,439,917 32
Amount of said policies reinsured in other licensed companies in Canada		126,000 00
Number of policies become claims	140	
Amount of said claims		353,853 32
Number of policies in force in other countries at date	18,761	
Amount of said policies	$41,842,504 00	
Bonus additions thereto	341,443 55	
Total	$42,183,947 55	
Amount of said policies reinsured in other licensed companies in Canada (including $3,635.53 bonus additions)	1,351,633 86	
Net amount in force, December 31, 1912		40,832,313 69
Number of life annuities in force	332	
Annual payments thereunder		102,222 20

THE CANADA LIFE—*Concluded.*

EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA).

Policies in force at beginning of year.	No.	Amount.	No.	Amount.
Whole life	10,931	$27,378,247 75		
Endowment assurances	6,625	10,677,134 00		
Term and all other	263	1,502,863 00		
Bonus additions		328,508 69		
			17,819	$39,886,753 44
New policies issued.				
Whole life	1,243	$ 3,091,494 00		
Endowment assurances	774	1,338,486 00		
Term and all other	125	502,871 00		
Bonus additions		33,220 57		
			2,142	4,966,071 57
Old policies revived			21	39,948 00
Old, changed and increased (including $46.52 bonus additions)			4	46 52
Totals			19,986	$44,892,819 53
Deduct policies which have ceased to be in force			1,225	2,708,871 98

Policies in force at Dec. 31, 1912.	No.	Amount.		
Whole life	11,433	$28,794,198 00		
Endowment assurances	6,996	11,359,245 00		
Term and all other	332	1,689,061 00		
Bonus additions		341,443 55		
			18,761	$42,183,947 55

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses, $2,900.94)	120	$ 291,961 27
" maturity (including bonuses, $6,392.05)	20	61,892 05
" expiry	31	175,426 00
" surrender (including bonuses $4,540.29)	176	413,725 29
" lapse (including bonuses, $170)	571	1,083,912 00
" change and decrease (including bonuses, $6,328.95)	37	137,820 37
Policies not taken	270	544,135 00
Totals	1,225	$ 2,708,871 98

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	99	$ 886,598 33
Endowment	14	126,900 00
Term and all other	20	334,500 00
Bonus additions		3,635 53
Totals	133	$ 1,351,633 86

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. J. SEITZ.
Vice-Presidents—M. J. O'BRIEN. N. A. DUSSAULT.
Managing Director—A. E. CORRIGAN.
Secretary and Actuary—M.D. GRANT. F.I.A., F.A.S.

Head Office—Ottawa, Ont.

(Incorporated, April 4, 1911, by an Act of the Parliament of Canada, 1-2 George V, chap. 62. Dominion license issued January 11, 1912.)

CAPITAL.

Amount of capital authorized	$1,000,000 00
Amount subscribed for	624,400 00
Amount paid up in cash	122,480 00

(For List of Shareholders, see Appendix.)

LEDGER ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 59,800 00
Bonds and debentures owned by the Company:—		

	Par value.	Book and Market value.
*Town of Melville, Sask., 1941, 5 p.c.	$ 15,000 00	$ 14,719 14
*District of North Vancouver, B.C., 1961, 5 p.c.	15,000 00	15,277 66
*Town of Minnedosa, Man., 1941, 5 p.c.	10,350 00	10,156 86
*City of Enderby, B.C., 1931, 6 p.c.	6,000 00	6,442 84
†Town of Swift Current, Sask., 1927-1938, 6 p.c.	13,308 35	14,790 90
Village of Stafford, Alta, 1913-1931, 5½ p.c.	14,569 93	14,283 55
Village of Unity, Sask., 1913-1926, 5½ p.c.	1,866 67	1,814 38
Township of Chapleau, Ont., 1925-1931, 5 p.c.	5,571 44	5,350 12
Town of Kindersley, Sask., 1913-1932, 6 p.c.	6,809 71	6,809 71
Town of Lloydminster, Sask., 1913-1929, 5 p.c.	2,080 74	1,968 93
Town of Tofield, Alta, 1913-1931, 6 p.c.	3,891 50	3,968 71
Total par, book and market values	$ 94,448 34	$ 95,582 80

Carried out at book and market value		95,582 80
Cash at head office		1,266 94
Cash in banks, viz.:—		
Bank of Nova Scotia, Ottawa	$ 3,928 08	
Banque Nationale, Ottawa	2,401 13	
Royal Bank of Canada, Ottawa	1,162 00	
		7,491 21
Total ledger assets		$ 164,140 95

*Deposited with Receiver-General
†$10,843.75 deposited with Receiver-General.

THE CAPITAL LIFE—*Continued.*

OTHER ASSETS.

Interest accrued		$ 2,952 89
	New.	
Gross premiums due and uncollected on policies in force	$ 10,502 25	
Deduct commission payable thereon	3,162 33	
Net premiums due and uncollected	$ 7,339 92	
Net deferred premiums on policies in force	1,094 25	
Net uncollected and deferred premiums		8,434 17
Office furniture and fixtures		2,495 06
Total assets		$ 178,023 07

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies in force	$ 29,597 80	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the Company's basis of valuation	2,058 60	
Total	$ 31,656 40	
Deduct value of policies reinsured in other companies	4,791 10	
*Net reinsurance reserve	$ 26,865 30	
Deduct allowance permitted by Sec. 42, Subsec. 3, Ins. Act	11,257 40	
Net reserve (less deduction)		$ 15,607 90
Claims for death losses, unadjusted		2,500 00
Due on account of office and other expenses		509 47
Premiums paid in advance		239 50
Taxes due and accrued		326 86
Overpayment on account of capital stock		150 00
Due for commission on sale of capital stock		2,020 00
Total liabilities		$ 21,353 73
Excess of assets over liabilities		$ 156,669 34
Capital stock paid up		122,480 00
Surplus above all liabilities and capital		$ 34,189 34

INCOME.

Cash received for first year premiums	$ 32,039 82	
Less premiums paid for reinsurance	4,604 00	
Total net premium income		$ 27,435 82
Cash received for interest		5,855 60
Cash received for premium on capital stock		92,325 00
Total		$ 125,616 42
Cash received for calls on capital		122,480 00
Total income		$ 248,096 42

*Based upon O.M.(5) Table of Mortality with 3 per cent interest for participating policies, and with 3½ per cent interest for non-participating policies.

THE CAPITAL LIFE—*Continued.*

EXPENDITURE.

Cash paid for death claims	$	3,000 00
Cash paid for taxes, licenses, fees or fines		1,163 61
Paid for: Head Office salaries, $13,335.67; travelling expenses, $1,346.50		14,682 17
Commissions, first year ($5,096.25, less reinsurance commissions, $1,141.71); do., advanced to agents, $5,383; agency salaries, $11,028.43; do., travelling and other expenses, $2,336.22		22,702 19
All other expenditure, viz.:—Advertising, $202.50; books and periodicals, $173.03; exchange, $73.56; express, telegrams and telephones, $217; legal fees, $8; medical fees, $2,980; office furniture and fixtures, $2,772.29; postage, $380.85; printing, stationery and office supplies, $2,771.08; rent, fuel and light, $1,337.45; inspection of risks, $165.67; premiums on guarantee bonds, $91.13; general expenses, $258; organization expenses, $31,126.94		42,557 50
Total expenditure	$	84,105 47

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income	$	248,096 42
Amount of expenditure		84,105 47
Balance, net ledger assets, December 31, 1912, ($164,140·95, less $150 ledger liability)	$	163,990 95

(The average net rate of interest earned upon these invested assets during 1912, was 5·65 per cent).

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash 424		
Amount of said policies	$	927,160 00
Amount of said policies reinsured in other licensed companies in Canada		142,660 00
Number of policies become claims during the year 3		
Amount of said claims		8,000 00
Number of policies in force at date 525		
Amount of said policies	$ 1,196,160	
Deduct amount of said policies reinsured in other licensed companies in Canada	188,660	
Net amount of policies in force at December 31, 1912		1,007,500 00

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
New policies issued.				
Whole Life	394	$ 995,160		
Endowments	154	249,500		
Term and all other	2	6,000		
			550	$ 1,250,660
Deduct policies ceased to be in force			25	54,500
Policies in force at December 31, 1912.				
Whole Life	379	$ 952,660		
Endowments	144	237,500		
Term and all others	2	6,000		
			525	$ 1,196,160

THE CAPITAL LIFE—*Concluded.*

DETAILS OF TERMINATIONS.

	No.	Amount.
By death	3	$ 8,000
By lapse	5	13,000
By not taken	17	33,500
Total terminations	25	$ 54,500

DETAILS OF POLICIES REINSURED.

	Amount.
Whole Life	$ 140,660
Endowments	48,000
	$ 188,660

STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit Policies.			
Life	332	$ 795,160	$ 18,024 10
Endowments	136	219,500	8,975 60
Totals	468	$ 1,014,660	$ 26,999 70
Less reinsured		143,660	3,605 70
Net	468	$ 871,000	$ 23,394 00
Without-Profit Policies.			
Life	47	$ 157,500	$ 3,379 40
Endowments	8	18,000	1,235 20
Term, &c	2	6,000	42 10
Totals	57	$ 181,500	$ 4,656 70
Less reinsured		45,000	1,185 40
Net	57	$ 136,500	$ 3,471 30
Grand totals	525	$ 1,007,500	$ 26,865 30

Miscellaneous Statement.

1. Policies were valued by grouping the amounts in force for the same age and plan. There are no annuities.
2. The valuation ages used were the actual ages.
3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.
   (*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.
   (*c*) In the valuation of policies with liens, the liens have been disregarded.
   (*d*) In the valuation of policies issued at a fixed extra premium, the total extra premium has been reserved in addition to the ordinary value.
   (*e*) In the valuation of policies providing for disability benefits, the total extra premium for disability has been reserved, in addition to the ordinary value.
4. *See* 3 (*a*).
5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.
6. The average rate of interest earned on the invested assets was 5·65 per cent.
7. and 8. The question of surplus distribution has not yet been dealt with.

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—W. MIDDLETON CAMPBELL. Secretary—HENRY MANN

Principal Office—19 and 20 Cornhill, London, England.

Chief Agent in Canada—JAMES MCGREGOR. Head office in Canada—Montreal.

(Incorporated, September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for	$14,356,666 66
Amount paid up	1,435,666,66

ASSETS IN CANADA.

(Specially Life Department.)

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 3,092,753 52
Amount of loans made to Canadian policyholders on the company's policies assigned as collaterals		16,322 79

In deposit with the Receiver General:—

	Par value.	Market value.
Cape of Good Hope 4 p.c. stock, 1917 or 1923	$ 107,066 67	$ 105,996 00
Canada Permanent Mortgage Corporation 4 p.c. debentures, 1917	24,333 33	23,927 78
Queensland 4 p.c. bonds, 1915	97,333 33	96,360 00
South Australian 4 p.c. bonds, 1916	7,300 00	7,263 50
Town of Maisonneuve 1950-1951, 4½ p.c.	25,000 00	24,000 00
Total par and market values	$ 261,033 33	$ 257,547 28

Carried out at market value	257,547 28
Cash in Bank of Montreal, Montreal, $44.28; Union Bank of Canada, $267,231.77	267,276 05
Interest accrued	37,383 13

	Renewals.
Gross premiums due and uncollected in Canadian policies in force	$ 3,796 12
Deduct commissions payable	379 61
Net outstanding premiums	$ 3,416 51
Deferred premiums (taken at 90 per cent of gross)	887 72

Net outstanding and deferred premiums	4,304 23
Total assets in Canada	$ 3,675,587 00

COMMERCIAL UNION—*Continued.*

LIABILITIES IN CANADA—LIFE DEPARTMENT.

*Amount computed upon the statutory basis to cover the net present value of all Canadian policies, reversionary additions, premiums reductions and annuities in force		$ 249,990 09
Claims for death losses unadjusted (including bonuses $471.58)		1,785 58
†Total liabilities in Canada, under life department		$ 251,775 67

INCOME IN CANADA—LIFE DEPARTMENT.

Total income from first year's premiums	$ 395 74	
" " renewal premiums	27,968 68	
" " single premiums	51 16	
Total net premium income		$ 28,415 58
Interest on investments		161,611 41
Interest on policy loans and fines for extension		1,102 38
Total income in Canada, life department		$ 191,129 37

EXPENDITURE IN CANADA.—LIFE DEPARTMENT.

Amount paid for death claims ($1,534.21 of which accrued in previous years), (including bonus additions, $2,457.09)		$ 20,539 92
Amount paid for matured endowments (including $2,079.25 bonus additions)		6,579 25
Cash paid for surrendered policies		33 00
Total amount paid to policyholders		$ 27,152 17
Cash paid for commission, first year, $199.14; renewals, $1,383.28		1,582 42
Taxes, licenses, fees or fines		628 04
Miscellaneous payments, viz.:—Express, telegrams and telephones, $6.30; Department of insurance, $17.12; legal fees, $115; postage, $25.26; exchange, $48.95; printing and stationery, $23.16; medical fees, $41.25		277 04
Total expenditure in Canada, life department		$ 29,639 67

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	7	
Amount of said policies		$ 14,844 66
Number of policies become claims during the year	12	
Amount of said claims		27,370 54
Number of policies in force at date	196	
Amount of said policies	$ 713,749 33	
Bonus additions thereto	62,580 60	
Total amount in force at December 31, 1912		776,329 93

*Based on British offices Om. (5) Table of Mortality with interest at 4 per cent as to policies issued prior to January 1, 1900, and at 3½ per cent as to policies issued subsequent to December 31, 1899.

†Of these liabilities, $75,000 apply to policies issued prior to March 31, 1878.

COMMERCIAL UNION—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at the beginning of year:—				
Whole life	158	$ 571,005 01		
Endowments	38	130,804 55		
Term and other	2	10,973 33		
Bonus additions		63,378 76		
			198	$ 776,161 65
New policies issued:—				
Whole life	5	$ 12,4[illegible] 33		
Endowments	1	1,0[illegible] 00		
Term	1	1,411 33		
Bonus Additions		948 37		
			7	15,793 03
Changed and increased			6	23,746 07
Totals			211	$ 815,700 75
Deduct terminated			15	39,370 82
In force at end of year:—				
Whole life	169	$ 58[illegible],033 73		
Endowments	33	115,304 27		
Term and other	3	12,411 33		
Bonus additions		62,580 60		
			196	$ 776,329 93

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount
Terminated by death (including bonuses, $2,854.45)	9	$ 20,791 29
" " maturity (including bonuses $2,079.25)	3	6,579 25
" " surrender	1	2,000 00
" " change and decrease	2	10,000 28
Total terminated (including bonuses, $4,933.70)	15	$ 39,370 82

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year, (including bonuses, $32,300.72)	49	$ 114,208 26
Interim bonuses added during the year	..	152 07
Policies terminated, (bonuses $1,771.87)	3	5,949 01
Policies in force at December 31, 1912, (including bonuses, $30,680.92)	46	108,411 32

STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES.

With-Profit.	No.	Amount.	Reserve
Life	132	$ 406,410 00	$ 156,901 76
Endowments	29	84,973 33	21,796 30
Bonus additions		62,579 39	43,481 77
Totals	161	$ 553,962 72	$ 202,179 83

COMMERCIAL UNION—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES—*Concluded.*

Without-Profit.	No.	Amount.	Reserve.
Life	28	$ 179,623 73	$ 41,023 26
Endowment	4	30,330 94	5,707 85
Term, etc	3	12,411 33	1,079 15
Totals	35	$ 222,366 00	$ 47,810 26
Grand totals	196	$ 776,328 72	$ 249,990 09

MISCELLANEOUS STATEMENT.

1. Policies were valued individually. There are no annuities.

2. The valuation age for assurances was taken as the nearest integral age at Dec. 31, 1912.

3. (*a*) Policies issued at premiums corresponding to ages higher than the true ages were valued at the higher ages.

(*b*) No policies with liens have been issued in Canada.

(*c*) In the valuation of policies issued at a fixed extra premium, the extra premiums were disregarded.

(*d*) No policies providing for disability benefits have been issued in Canada.

4. No reserve is kept for prepaid or limited loadings under limited or single premium policies.

5.—DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

Nine-tenths of the divisible surplus is allotted to policies entitled to share in the profits and one-tenth to the shareholders.

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

The principles adopted at the last distribution of profits as at 31st December, 1907, provided (1) that the cash bonuses allotted to policies sharing for the first time, or with all previous bonuses surrendered, should be in proportion to the ordinary whole term annual premiums paid, or assumed paid, during the quinquennium, excluding extra premiums for foreign residence, occupation or other special risks, and (2) that, where any Reversionary Bonus declared at a previous valuation remained attached to a policy, each such bonus should be treated as though it were a fresh assurance effected at such valuation by a hypothetical annual premium, and such hypothetical annual premium should, for purposes of participation, be added to the whole term annual premium for the sum assured, the cash bonus allotted being in proportion to the combined ordinary and hypothetical annual premium assumed paid during the quinquennium.

COMMERCIAL UNION—*Concluded.*

General Business Statement for the Year ending December 31, 1912.

LIFE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year—				Claims under policies paid and outstanding—			
Life Assurance Fund	4,735,171	8	1	By Death	198,423	16	6
Investment Reserve Fund	14,050	18	10	By Maturity	63,004	0	8
Premiums	508,086	14	3		£ 261,427	17	2
Consideration for Annuities granted	90,085	8	0	Surrenders, including surrenders of Bonus	42,171	16	3
Interest and Dividends £ 214,845 15 8				Annuities	19,119	1	10
Less Income Tax 10,235 19 0				Bonuses in cash	716	0	2
	204,609	16	8	Return of consideration for Annuities	7,900	8	2
Assignment and other Fees	457	19	4	Bonuses in reduction of Premiums	468	15	11
				Commission	29,353	6	0
				Expenses of Management	42,606	10	0
				Loss on Exchange	20	13	11
				Bad debt	54	7	9
				Amount written off on Quinquennial Revaluation of Securities	27,135	16	8
				Amount of Life Assurance Fund at the end of the year	5,181,487	11	4
	£ 5,612,462	5	2		£ 5,612,462	5	2

PARTICULARS OF NEW LIFE ASSURANCES EFFECTED DURING THE YEAR 1912.

Number of Policies 4,337

	£	s.	d.
Total sums assured	2,219,808	0	0
Amount received by way of single premiums	12,723	9	4
Amount of the yearly renewal premium income	65,877	10	5

NOTE.—The items in the above Account and in the Particulars of New Life Assurances are net amounts, after deduction of Re-assurances.

BALANCE SHEET.

LIABILITIES.	£	s.	d.
Life Assurance Fund	5,181,487	11	4
Claims admitted or intimated but not paid	43,616	7	3
Re-assurance Premiums due, but not paid	6,040	17	8
Commission due, but not paid	2,000	0	0
Annuities due, but not paid	387	12	0
Suspense Account	1,741	7	8
Interest received in advance of due dates	141	10	0
	£ 5,235,415	5	11

ASSETS.	£	s.	d.
Mortgages on Property within the United Kingdom	1,196,464	9	8
Mortgages on Property out of the United Kingdom	715,080	12	0
Mortgages on Rates raised under Acts of Parliament	33,015	7	2
Loans upon Life Interests and Reversions	213,439	9	8
Loans on Stocks and Shares	1,000	0	0
Loans upon Personal Security	81,814	3	0
Loans on the Company's Policies within their surrender values	309,814	2	9
Investments including those (Book Value £51,667 0s. 3d.) deposited in the Dominion of Canada as security for Policies issued there—			
Deposit with the High Court—			
£13,500 Consols	11,129	13	3
£10,000 New South Wales 3½% Stock	9,206	17	0
British Government Securities	5,103	0	0
Municipal and County Securities—United Kingdom	1,899	0	0
Indian and Colonial Government Securities	92,196	0	3
Indian and Colonial Provincial Securities	28,375	5	0
Indian and Colonial Municipal Securities	215,302	12	1
Foreign Government Securities	178,807	1	9
Foreign Municipal Securities	167,525	11	5
Railway and other Debentures and Debenture Stocks, Home and Foreign—			
United States Railway Bonds £ 503,366 7 1			
Other Investments 1,041,882 15 3			
	1,545,249	2	4
Railway and other Preference and Guaranteed Stocks and Shares	73,751	18	3
Railway and other Ordinary Stocks and Shares	85,762	17	9
Freehold Ground Rents	13,400	0	0
Life Policies purchased	2,592	10	9
Reversions purchased	48,674	15	7
Branch and Agency Balances	71,820	2	6
Outstanding Premiums	16,966	3	9
Outstanding Interest	8,611	17	11
Bills receivable	482	8	6
Cash on Deposit—			
With Bankers £ 54,910 12 10			
With General Funds of the Company pending investment 8,260 5 4			
	63,170	18	2
Cash in hand and on Current Account	44,759	5	5
	£ 5,235,415	5	11

CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. K. MACDONALD.
Secretary and Actuary—W. C. MACDONALD.
Vice-President and Chairman of the Board—W. D. MATTHEWS.
Head Office—Toronto.

(Incorporated April 14, 1871, by 34 Vic., cap. 54; amended in 1874 by 37 Vic., cap. 88, and in 1879 by 42 Vic., cap. 72, and in 1890 by 53 Vic., cap. 45. Commenced business in Canada, October 31, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

LEDGER ASSETS.

Value in account of real estate held by the company (including company's buildings in Toronto and Winnipeg)	$ 1,606,165 83
Amount secured by way of loans on real estate, by bond or mortgage, first liens	6,030,356 39
Amount of loans as above on which interest has been overdue for one year or more previous to statement $48,369 74	
Amount of loans secured by debentures, stocks, &c., as collateral.	21,668 29

	Par value.	Market value.	Amount loaned.
Imperial Bank of Canada, 98 shares	$ 9,800	$ 22,240	$ 18,368 08
Confederation Life, 4 policies	6,000	1,799	3,300 21
Manufacturers' Life, 2 policies	3,000	1,291	
Mutual Life of N.Y., 1 policy	1,000	301	
Dominion of Canada Guarantee and Accident Insurance Co. bond	2,000	2,000	
	$ 21,800	$ 27,631	$ 21,668 29

Amount of loans made in cash to policyholders on the company's policies assigned as collaterals	2,283,104 31
Policies of other companies purchased	744 90

CONFEDERATION LIFE—*Continued.*

*Bonds and debentures owned by the company:—

	Par value.	Book value.	Market value.
Government—			
British Consols 2½ p.c.	$ 120,203 58	$ 103,772 54	$ 90,152 00
Cuba Republic, by drawing, 5 p.c.	25,000 00	23,720 00	25,500 00
U.S. of Mexico (Gold), by drawing, 5 p.c	47,530 00	47,855 43	210,512 00
U.S. of Mexico (Gold), 1954, 4 p.c.	50,000 00	47,270 00	
U.S. of Mexico (Gold), by drawing, 5 p.c.	97,000 00	95,924 62	
U.S. of Mexico (Silver), 1924, 5 p.c.	24,750 00	20,488 45	
Province of Ontario, 1913–1942, 1913–1944, 1939, 3⅞ and 4 p.c.	174,566 61	174,241 99	174,192 00
	$ 539,050 19	$ 513,273 03	$ 500,356 00
City—			
Brandon Man., 1925–26, 5 p.c.	$ 50,000 00	$ 51,505 65	$ 51,260 00
Charlottetown, P.E.I., 1913 5 p.c.	2,000 00	2,000 00	2,000 00
Chatham, Ont., 1913–17, 4½ p.c.	12,925 54	12,981 11	12,981 00
" " 1913–25, 4 p.c.	27,833 25	27,833 25	27,988 00
Fort William, 1932 and 1913-1924, 4½ p.c.	58,412 01	55,361 86	56,757 00
Fort William, 1938, 5 p.c.	10,000 00	10,564 10	10,371 00
Kingston, Ont., 1915–1926–4½ p.c.	14,920 85	16,151 99	16,151 00
Lethbridge, Alta., 1913–1946, 4½ p.c.	37,489 64	34,642 59	36,100 00
London, Ont., 1936, 3½ p.c.	120,000 00	109,928 00	103,150 00
Montreal, Que. (St. Henri), 1920, 4½ p.c.	100,000 00	102,308 00	102,500 00
Montreal, Que. (St. Henri), 1917, 4 p.c	16,000 00	16,205 30	15,820 00
" (St. Louis), 1948, 4½ p.c.	100,000 00	104,562 51	107,530 00
Moose Jaw, Sask., 1913–1954, 1929–1947, 5 p.c.	75,307 01	74,691 21	74,690 00
New Westminster, B.C., 1919, 1939, 1941, 5 p.c.	223,000 00	223,000 00	235,024 00
New York, N.Y., 1959 4 p.c.	10,000 00	10,000 00	9,740 00
Niagara Falls, Ont., 1922–1926, 5 p.c	19,433 21	22,006 17	19,433 00
Port Arthur., Ont., 1929–1936, 5 p.c.	55,800 00	58,889 39	57,642 00
" 1929, 4½ p.c.	31,040 00	30,156 60	30,156 00
Portage la Prairie, Man., 1940–1949, 5 p.c.	143,000 00	145,807 36	143,000 00
Prince Albert, Sask., 1913–1936, 4½ p.c.	47,163 80	41,801 89	44,900 00
Regina, Sask., 1915, 5 p.c.	10,000 00	10,000 00	10,000 00
Regina, Sask., 1913–1915, 1913–35, 4¾ p.c.	44,133 40	45,044 17	44,133 00
St. Boniface, Man., 1928, 5 p.c.	53,000 00	51,661 62	53,000 00
Ste. Hyacinthe, Que., 1913, 4½ p.c.	3,000 00	3,010 90	3,000 00
St. John, N.B., 1915–1917, 6 p.c.	6,000 00	6,401 37	25,032 00
St. John, N.B., 1931, 4 p.c.	19,000 00	18,631 25	
Stratford, Ont., 1915, 5 p.c.	5,000 00	5,144 85	5,000 00
Toronto, Ont., 1913–1945, 3½ p.c.	172,627 94	158,632 34	159,110 00
Toronto Jct., Ont., 1913–1943, 2½, 3½, 4 and 4½ p.c.	48,750 00	48,750 00	45,568 00
Vancouver, B.C., 1939, 3½ p.c.	30,000 00	29,402 00	25,824 00
Vancouver, B.C. 1928, 6 p.c.	20,000 00	21,963 83	23,944 00
Wetaskiwin, Alta., 1913–1959, 5 p.c.	59,095 85	59,095 85	59,095 00
Winnipeg, Man., 1948, 3½ p.c.	75,000 00	67,877 00	64,680 00
	$ 1,699,932 50	$ 1,676,012 16	$ 1,675,579 00
Town—			
Amherst, N.S., 1928, 4 p.c.	$ 9,000 00	$ 9,172 00	$ 8,262 00
Amherstburg, Ont., 1913-1925, 5 p.c.	13,207 89	13,207 89	13,465 00
Annapolis Royal, N.S., 1914, 1919, 1924, 4 p.c.	6,500 00	6,500 00	6,240 00
Arcola, Sask., 1915–1939, 6 p.c.	40,799 10	42,749 67	44,700 00
Arnprior, Ont., 1913–1918, 4 p.c.	3,278 74	3,278 74	3,200 00

* Of which there are on deposit with the Receiver General, $19,000, City of St. John, N.B.; $5,000, City of Stratford; $41,366.67, City of Toronto; $20,000, City of Vancouver.

The following securities are on deposit with the following:—London, Eng., $120,203.58, British Consols; Gvt. of Cuba, $25,000, Cuba Republic Bonds; St. John's, Nfld., $100,000, Province of Ontario Bonds; U.S. of Mexico, $129,070 (gold); Collector of Revenues Canal Zone, Isthmus of Panama, $10,000, New York City debentures; St. John's, Nfld., $50,000, City of Toronto debentures; Bank of Commerce, New Westminster, $5,000, Agassiz, B.C., school bonds.

CONFEDERATION LIFE—*Continued.*

Bonds and debentures owned by the company—*Continued.*

Town—Continued.	Par value.	Book value.	Market value.
Aurora, Ont., 1913–1917, 1913–1918, 5 p.c.	$ 4,370 24	$ 4,370 24	$ 4,370 00
Aylmer, Que., 1913–1958, 4½ p.c.	4,881 99	4,524 81	4,882 00
Berlin, Ont., 1913–1928, 3¾ p.c.	67,908 49	64,855 21	65,217 00
Boissevain, Man., 1913–1938, 5 p.c.	14,026 90	13,330 66	14,026 00
Brockville, Ont., 1913–1921, 4 p.c.	12,429 29	12,429 29	12,370 00
Campbellton, N.B., 1916, 4 p.c.	20,000 00	20,000 00	19,366 00
Carlyle, Sask., 1913–1941, 1917–1946, 5½ p.c.	19,958 58	20,581 00	20,580 00
Chatham, N.B., 1937, 4 p.c.	10,000 00	10,050 00	9,262 00
Chesley, Ont., 1913–1938, 1921,5 p.c.; 4 p.c.	47,977 60	50,896 85	48,223 00
Cookshire, P.Q., 1913–1929, 4 p.c.	4,221 47	4,221 47	4,154 00
Dartmouth, N.S., 1913, 4½ p.c.	4,000 00	4,000 00	4,000 00
Dauphin, Man., 1913 to 1930, 5 p.c.	11,256 03	11,357 40	11,357 00
Drummondville, P.Q., 1913–1921, 4½ p.c.	9,555 31	9,555 31	9,300 00
Emard, P.Q., 1938, 5 p.c.	33,000 00	34,826 20	34,826 00
Fraserville, P.Q., 1933, 4½ p.c.	30,000 00	29,602 04	29,010 00
Fraserville, P.Q., 1933, 5 p.c.	27,000 00	27,880 29	27,900 00
Indian Head, Sask., 1925, 5 p.c.	2,827 00	2,827 00	2,827 00
Iroquois, Ont., 1913–1930, 4 p.c.	14,641 79	14,641 79	14,641 00
Lachine, P.Q., 1940–1943, 4 p.c.	35,000 00	33,556 99	30,935 00
Macleod, Alta., 1947, 5 p.c.	47,000 00	43,379 81	47,000 00
Maple Creek, Sask., 1913–1925, 1926–1936, 5 p.c.	22,265 68	22,215 52	22,195 00
Meaford, Ont., 1913–1924, 1913–1925, 4½ p.c.	5,824 99	5,864 59	5,450 00
Medicine Hat., Alta., 1913–1923, 5 p.c.	17,996 26	17,996 26	18,204 00
Melville, Sask., 1913–1950, 5½ p.c.	16,744 24	17,299 82	17,299 00
Midland, Ont., 1913–1929, 5 p.c.	2,934 52	3,159 52	2,934 00
Milltown, N.B., 1917, 4 p.c.	30,000 00	30,000 00	29,190 00
Milton, Ont., 1913–1920, 4 p.c.	4,954 07	4,954 07	4,930 00
Moncton, N.B., 1923, 4 p.c.	7,000 00	7,116 00	6,580 00
Neepawa, Man., 1924, 5 p.c.	16,000 00	15,841 50	16,000 00
New Glasgow, N.S., 1913, 4½ p.c.	9,000 00	9,000 00	9,000 00
New Glasgow, N.S., 1918, 4 p.c.	3,000 00	3,000 00	2,892 00
North Bay, Ont., 1933–1940, 5 p.c.	27,679 85	27,679 85	27,680 00
North Sydney, N.S., 1921, 4 p.c.	40,000 00	40,000 00	37,920 00
North Sydney, N.S., 1916, 4½ p.c.	20,000 00	20,275 33	19,820 00
Notre Dame de Quebec, 1957, 5 p.c.	25,000 00	26,158 23	27,400 00
Oakville, Ont., 1913–1940, 5 p.c.	19,570 00	20,028 69	20,026 00
Orillia, Ont., 1913–1915, 4½ p.c.	640 00	640 00	640 00
Oshawa, Ont., 1913–1931, 4½ p.c.	4,333 84	4,292 25	4,334 00
Oxbow, Sask., 1913–1924, 6 p.c.	1,800 00	1,820 00	1,950 00
Parrsboro, N.S., 1927, 4 p.c.	25,000 00	25,250 00	23,000 00
Petrolea, Ont., 1913–1919, 4½ p.c.	8,154 14	8,154 14	8,100 00
Pictou, N.S., 1925, 1931, 4 p.c.	62,000 00	62,000 00	57,002 00
Rapid City, Man., 1926, 5 p.c.	7,000 00	7,118 87	7,118 00
Rouleau, Sask., 1913–1951, 5½ p.c.	12,427 21	12,427 21	12,427 00
St. Paul de Montreal, 1940, 1950, 4½ p.c.	80,000 00	81,094 61	81,094 00
Sarnia, Ont., 1913-1919, 1913-1924, 3⅞ and 4½ p.c.	21,961 81	22,215 16	20,600 00
Simcoe, Ont., 1913–1915, 5 p.c.	1,164 27	1,164 27	1,164 00
Sudbury, Ont., 1913–1915, 5 p.c.	1,790 43	1,790 43	1,790 00
Summerside, P.E.I., 1917, 4 p.c.	2,500 00	2,500 00	2,400 00
Sydney, N.S., 1918, 1932, 4 p.c.	27,000 00	25,774 76	24,528 00
Sydney, N.S., 1913, 4½ p.c.	7,000 00	7,000 00	7,000 00
Sydney Mines, N.S., 1922, 4½ p.c.	11,500 00	11,821 24	10,832 00
Truro, N.S., 1918, 4 p.c.	4,500 00	4,515 00	4,555 00
Verdun, Que., 1929, 4 p.c.	10,000 00	9,692 14	9,132 00
Verdun, Que., 1939, 5 p.c.	90,000 00	97,220 98	93,400 00
Waterloo, Ont., 1913–1920, 1913–1925, 1913–1935, 4½ p.c.	15,969 69	16,337 19	16,336 00
Windsor, N.S., 1922, 4 p.c.	18,000 00	18,197 54	16,930 00
Wingham, Ont., 1913–1935, 4½ p.c.	10,422 64	10,544 34	10,170 00
Wolseley, Sask., 1913–1919, 1913–1926, 1913–1927, 5 p.c.	25,500 00	25,119 70	25,500 00
Woodstock, N.B., 1916, 4½ p.c.	3,000 00	3,000 00	2,976 00

CONFEDERATION LIFE—*Continued.*

Bonds and debentures owned by the company—*Continued.*

	Par value.	Book value.	Market value.
Town—Concluded.			
Yorkton, Sask., 1913-1923, 1934-1938, 6½ p.c.	$ 24,622 89	$ 25,787 57	$ 66,002 00
Yorkton, Sask., 1913-1939, 5 p.c.	38,102 15	38,632 00	
	$ 1,275,199 01	$ 1,286,493 44	$ 1,266,613 00
County—			
Cape Breton, 1914-1950, 1952-1977, 4 p.c.	$ 63,000 00	$ 63,000 00	$ 59,225 00
Lambton, Ont., 1913-1915	3,267 07	3,271 07	3,267 00
Richmond, N.S., 1931, 5 p.c.	5,000 00	5,227 50	5,400 00
Lunenburg, N.S., 1923, 4½ p.c.	1,000 00	1,000 00	980 00
	$ 72,267 07	$ 72,498 57	$ 68,872 00
Village—			
Bridgeburg, Ont., 1913-1931, 4 p.c.	$ 24,305 14	$ 24,305 14	$ 22,829 00
Chambly Basin, Que., 1913-1946, 4½ p.c.	7,924 33	7,868 64	7,550 00
Chambly Canton, Que., 1913-1946 4½ p.c.	7,924 33	7,868 64	7,550 00
Cobden, Ont., 1913-1933, 4 p.c.	3,680 10	3,554 69	3,435 00
Cowansville, P.Q., 1923, 4½ p.c.	20,000 00	20,803 40	19,600 00
Kelowna, B.C., 1947, 5 p.c.	30,000 00	27,683 65	30,000 00
Kelowna, B.C., 1928, 6 p.c.	5,000 00	5,264 24	5,000 00
Maxville, Ont., 1913-1924, 4 p.c.	3,452 85	3,355 30	3,368 00
Montmorency, Que., 1913-1932, 5 p.c.	8,842 22	8,432 30	8,432 00
Oil Springs, Ont., 1913-1920, 5 p.c.	1,555 89	1,565 89	1,565 00
Port Dalhousie, Ont., 1913-1920, 4 p.c.	3,220 03	3,220 03	3,220 00
Richmond Hill, Ont., 1913-1927, 4½ p.c.	1,977 94	1,977 94	1,977 00
Rockland, Ont., 1913-1930, 5 p.c.	4,976 43	5,208 63	5,208 00
Virden, Man., 1913-1914, 6 p.c.	796 72	799 29	799 00
Windsor Mills, P.Q., 1913-1950, 4 p.c.	36,141 96	36,071 78	33,538 00
	$ 159,797 94	$ 157,979 56	$ 154,071 00
Township or School District—			
Agassiz, B.C., 1916, 6 p.c.	$ 5,000 00	$ 5,000 00	$ 5,140 00
Austin, Man., 1913-1924, 5 p.c.	3,555 70	3,628 37	3,628 00
Boissevain, Man., 1913-1914, 6 p.c.	1,800 00	1,823 69	1,823 00
Balgonie, Sask., 1913-1931, 6 p.c.	4,750 00	5,009 23	5,009 00
Binscarth, Man., 1913-1921, 7 p.c.	1,350 00	1,350 00	1,350 00
Bladworth, Sask., 1913-1930, 5½ p.c.	7,200 00	7,370 45	7,370 00
Broadway, Man., 1913, 6 p.c.	250 00	250 97	251 00
Burnaby, B.C., 1950-1959, 5 p.c.	96,000 00	100,958 46	100,957 00
Burnaby, B.C., 1944, 6 p.c.	6,000 00	7,219 41	7,219 00
Caledonia, Sask., 1913-1931, 5 p.c.	8,550 00	8,550 00	8,550 00
Carberry, Man., 1913-1917, 5 p.c.	1,042 36	1,042 36	1,042 00
Castor, Alta., 1913-1930, 6 p.c.	18,000 00	19,124 69	19,124 00
Canora, Sask., 1913-1931, 5½ p.c.	5,700 00	5,813 41	6,125 00
Chamberlain, Alta., 1913-1930, 5½ p.c.	9,500 00	9,662 81	9,662 00
Clearview, Man., 1913-1930, 5½ p.c.	1,882 10	1,919 97	1,919 00
Crossfield, Alta., 1913-1930, 5½ p.c.	14,250 00	14,541 09	14,541 00
Crystal City, Man., 1913-1917, 5 p.c.	2,500 00	2,500 00	2,500 00
Delta, B.C., 1960, 5 p.c.	50,000 00	51,860 00	51,860 00
Elkhorn, Man., 1913-1931, 5 p.c.	18,100 00	18,185 66	18,185 00
Emard, Que., 1950, 5½ p.c.	38,000 00	41,296 00	41,296 00
Estevan, Sask., 1913-1925, 6 p.c.	3,900 00	3,900 00	3,900 00
Fillmore, Sask., 1913-1927, 6 p.c.	11,250 00	11,372 12	12,000 00
Goose Lake, Man., 1913-1930, 5½ p.c.	4,705 32	4,797 99	4,797 00
Gowancroft, Man., 1913-1923, 5 p.c.	1,100 00	1,100 00	1,100 00
Griswold, Man., 1913-1917, 6 p.c.	750 00	757 50	757 00
Gunton, Man., 1931, 5½ p.c.	5,250 00	5,485 55	5,485 00
Holden, Man., 1913-1931, 5½ p.c.	6,175 00	6,467 92	6,468 00
Kerrobert, Sask., 1913-1931, 6 p.c.	28,500 00	30,172 31	30,172 00
Lakeview, Man., 1913-1930, 5 p.c.	9,000 00	9,071 89	9,071 00
Lauder, Man., 1913, 5 p.c.	115 00	115 00	115 00
Lethbridge, Alta., 1913-1938, 6 p.c.	8,666 64	8,666 64	9,825 00

CONFEDERATION LIFE.—*Continued.*

Bonds and debentures owned by the company.—*Continued.*

Township or School District—Con.	Par value.	Book value.	Market value.
Longue Pointe, Que., 1950, 4½ p.c.	$ 27,000 00	$ 26,483 36	$ 36,991 00
Longue Pointe, Que., 1950, 5 p.c.	10,000 00	10,508 15	
Lulu Island Dyking, 1928, 5 p.c.	40,000 00	39,458 63	40,000 00
Macgregor, Man., 1913-1922, 1913-1923 5½ p.c.	4,150 00	4,166 00	4,275 00
Medicine Hat, Alta.,1913-1918, 5 p.c.	1,650 00	1,650 00	1,650 00
Moosejaw, Sask., 1913-1915, 5 p.c.	600 00	600 00	600 00
Napinka, Man., 1913-1917, 6 p.c.	750 00	750 00	750 00
New Lulu Island Dyking, 1927-1928, 5½ p.c.	26,200 00	26,870 12	27,545 00
Notre Dame de Grace, Que., 1949, 5 p.c.	25,000 00	26,435 00	26,435 00
Oakland, Man., 1913-1914, 6 p.c.	575 00	578 89	579 00
Oakland, Man., 1913-1927, 5 p.c.	4,997 34	4,914 14	4,914 00
Ochre, Man., 1913-1930, 5½ p.c.	4,234 51	4,319 90	4,319 00
Pense, Sask., 1913-1931, 6 p.c.	11,400 00	12,120 77	12,120 00
Point Grey, B.C., 1929, 5 p.c.	25,000 00	25,000 00	25,000 00
Portage la Prairie, Man., 1913-1914, 5 p.c.	1,500 00	1,489 06	1,489 00
Richard, Man., 1913-1930, 5 p.c.	7,031 29	6,895 88	6,895 00
Rosthern, Sask., 1913-1931, 5 p.c.	4,750 00	4,707 04	4,707 00
Rothesay, Man., 1913-1930, 5½ p.c.	1,800 00	1,831 06	1,831 00
Saltcoats, Sask., 1913-1931, 5½ p.c.	6,650 00	6,830 14	6,830 00
Sherwood, Man., 1913-1930, 5½ p.c.	2,352 63	2,399 63	2,399 00
St. Boniface, Man., 1913-1925, 1926, 5 p.c.	25,000 00	25,767 74	25,987 00
Selkirk, Man., 1913-1925, 1913-1926, 5 p.c.	13,550 00	13,118 42	13,550 00
Sifton, Man., 1914, 6, p.c.	7,100 00	7,232 01	7,232 00
South Cypress, Man., 1913-1915, 7 p.c.	743 53	747 12	747 00
Souris, Man., 1913-1914, 6 p.c.	1,905 00	1,905 00	1,905 00
Spallumcheen, B.C., 1940, 5 p.c.	8,000 00	8,148 22	8,148 00
Strathcona, Alta., 1913-1935 5 p.c.	18,400 00	19,162 80	19,162 00
Starbuck, Man., 1925-1929, 5½ p.c.	7,500 00	7,707 86	7,707 00
Swan River, Man., 1931, 5½ p.c.	10,500 00	10,966 22	10,966 00
Taber, Alta., 1913-1942, 5½ p.c.	4,000 00	4,097 51	4,097 00
Wallace, Sask., 1913-1915, 6 p.c.	600 00	603 60	603 00
Wawanesa, Man., 1913-1916, 5 p.c.	1,470 00	1,470 00	1,470 00
Wapella, Sask. 1913-1916, 6 p.c.	700 00	700 00	700 00
Westport, Ont., 1913-1931, 4½ p.c.	11,617 49	11,036 09	11,036 00
Weyburn, Sask., 1913-1937, 6 p.c.	3,333 35	3,333 35	3,510 00
Winkler,, Man. 1913-1931, 5 p.c.	11,600 00	11,479 28	11,479 00
Wood Creek, Sask., 1913-1931, 5½ p.c.	5,700 00	5,907 38	5,907 00
	$ 710,202 26	$ 730,405 86	$ 734,776 00
Corporation—			
Bell Telephone Company Bonds 1925, 5 p.c.	$ 149,500 00	$ 159,803 61	$ 156,975 00
Montreal Light, Heat and Power Company Bonds, 1932, 4½ p.c.	65,000 00	64,074 20	65,000 00
Montreal Light, Heat and Power Company Bonds, 1933, 5 p.c.	100,000 00	101,609 46	106,550 00
Niagara Falls Park and River Ry. Bonds, 1914, 5 p.c.	50,000 00	50,000 00	50,000 00
Ontario West Shore Electric Ry. guaranteed by town of Goderich, 1938, 5 p.c.	30,000 00	31,104 57	31,104 00
Ontario West Shore Electric Ry., guaranteed by the township of Ashfield, 1938, 5 p.c.	18,000 00	18,662 66	18,662 00
Quebec Harbour Commissioners Bonds, 1929, 4 p.c.	100,000 00	100,672 00	100,000 00
Standard Loan Company Bonds, 1913, 4 p.c.	2,882 60	2,882 60	2,882 00
Toronto Hotel Company Bonds, 1920, 4 p.c.	10,000 00	9,579 00	9,579 00
Toronto Electric Light Company Bonds, 1916, 4½ p.c.	25,000 00	25,000 00	25,000 00
Victoria Rolling Stock Company Bonds, 1916-1917, 4 p.c.	73,000 00	70,857 81	70,857 00

CONFEDERATION LIFE—*Continued.*

Bonds and debentures owned by the company—*Concluded.*

Corporation—Concluded.	Par value.	Book value.	Market value.
West Kootenay Power and Light Company Bonds, 1940, 6 p.c.	$ 48,666 66	$ 48,666 66	$ 54,020 00
Winnipeg Electric Railway Company Bonds, 1927-1935, 5 p.c.	270,000 00	285,741 36	280,800 00
	$ 942,049 26	$ 968,653 93	$ 971,429 00
Recapitulation—			
Government	$ 539,050 19	$ 513,273 03	$ 500,356 00
City	1,699,932 50	1,676,012 16	1,675,579 00
Town	1,275,199 01	1,286,493 44	1,266,613 00
County	72,267 07	72,498 57	68,872 00
Village	159,797 94	157,979 56	154,071 00
Township or School District	710,202 26	730,403 86	734,776 00
Corporation	942,049 26	968,653 93	971,429 00
	$ 5,398,498 23	$ 5,405,314 55	$ 5,371,696 00

Carried out at book value ..... $ 5,405,314 55

Stocks owned by the Company—	Par value.	Book value.	Market value.
6,267 shares Canada Permanent Mortgage Corporation	$ 62,670 00	$ 76,171 49	$ 120,953 00
438 shares Canadian Bank of Commerce	21,900 00	33,906 60	48,618 00
3,500 " Consumers' Gas Company	175,000 00	359,041 01	332,500 00
375 " Dominion Bank	37,500 00	83,907 52	88,875 00
228 " Bank of Hamilton	22,800 00	47,963,60	46,968 00
49 " Imperial Bank of Canada	4,900 00	10,554 88	11,123 00
256 " Bank of Ottawa	25,600 00	53,873 51	53,760 00
210 " Bank of Toronto	21,000 00	45,162 25	44,100 00
41 " Ontario Bank	4,100 00	.....	.....
600 " McKay Common	60,000 00	51,396 87	51,000 00
700 " McKay Preferred	70,000 00	49,037 50	47,600 00
	$ 505,470 00	$ 811,015 23	$ 845,497 00

Carried out at book value		811,015 23
Cash at head and branch offices		4,273 69
Cash in banks—		
Canadian Bank of Commerce, Toronto	$ 21,032 29	
Imperial Bank, Regina	18,821 60	
Bank of Nova Scotia, Havana	5,688 11	
Imperial Bank, Winnipeg	26,478 13	
Bank of Nova Scotia, Jamaica	8,259 07	
Capital and Counties Bank, Limited, London, England	39,058 07	
Royal Bank of Canada, Trinidad	6,061 32	
Dominion Bank, Montreal	500 00	
Bank of Montreal, St. John's, Newfoundland	3,215 16	
Bank of Nova Scotia, Halifax	2,316 73	
Canadian Bank of Commerce, Mexico	899 09	
Bank of Montreal, Mexico	24,264 30	
Canadian Bank of Commerce, Vancouver	3,489 41	
Bank of Toronto, Winnipeg	1,586 95	
Imperial Bank, Toronto	13,433 66	
Dominion Bank, Toronto	2,000 00	
Imperial Bank, Calgary	10,026 36	
Total cash in banks		187,130 25
Advances to employees		3,100 00
Total ledger assets		$16,352,873 44

OTHER ASSETS.

Interest due, $54,824.90; accrued, $290,396.78	345,221 68
Rents due	4,502 09

CONFEDERATION LIFE—*Continued.*

OTHER ASSETS—*Concluded.*

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 118,154 35	$ 405,160 93
Deduct commission payable thereon	29,538 58	20,258 04
Net premiums due and uncollected	$ 88,615 77	$ 384,902 89
Net deferred premiums due and uncollected	$ 20,258 52	$ 69,600 99

Net uncollected and deferred premiums	$ 563,378 17
Total assets	$17,265,975 38

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions, and annuities in force	$ 14,912,223	
Additional reserve voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	386,887	
Total	$ 15,299,110	
Deduct values of policies reinsured in other companies	92,140	
*Total net reinsurance reserve (no deduction made)		$15,206,970 00
(Full statutory deduction $309,921)		
Present value of amounts not yet due on matured instalment policies		34,090 00
Claims for death losses, unadjusted (accrued in previous years, $3,400.77)		79,908 77
Claims for matured endowments, unadjusted (accrued in previous years, $1,370.76)		1,605 09
Dividends or bonuses to policyholders, due and unpaid		15,189 04
Due on account of office and other expenses		10,797 16
Premiums paid in advance, $4,596,32; interest, $1,974,67		6,570 99
Taxes due and accrued		17,768 94
Agents' balances		185 82
Mortgage contingent surplus		306 84
Shareholders' surplus account		51,282 90
Total liabilities		$15,424,675 55
Excess of assets over liabilities		$ 1,841,299 83
Capital stock paid up		100,000 00
Surplus above all liabilities and capital (policyholders' surplus only, including $979,450.29 contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911)		$ 1,741,299 83

*Reserve for insurances at ordinary rates based on British Offices Om (5) Table of Mortality, 1893, and for tropical business, the American Tropical Experience Table, with interest at 4 per cent for policies issued prior to January 1, 1896, and 3½ per cent for policies issued during the years 1896 to 1899, inclusive, and 3 per cent for policies issued in the years 1900-1912, inclusive; and for annuities, the British Offices' Life Annuity Tables, 1893, and 3½ per cent.

CONFEDERATION LIFE—*Continued.*

Shareholders' Surplus Account.

Balance of Shareholders' Account, December 31, 1911		$ 54,383 46
Interest added during the year		7,416 00
†Shareholders' proportion of profits $23,645.91—Carried out		9,483 44
Total		$ 71,282 90
Dividends paid to shareholders		20,000 00
Balance of Shareholders' Account, December 31, 1912		$ 51,282 90

(Policyholders received 95 per cent of distributive share of surplus and shareholders 5 per cent.)

INCOME.

Cash received for first year premiums	$ 397,704 67		
Less premiums paid for reinsurance	13,923 95		
Total net income from first year premiums		$ 383,780 72	
Cash received for renewal premiums	$ 1,712,800 32		
Renewal premiums paid by dividends	26,706 08		
Total	$ 1,739,506 40		
Less premiums paid for reinsurance	16,287 89		
Total net income from renewal premiums		1,723,218 51	
Cash received for single premiums	$ 61,654 43		
Single premiums paid by dividends	16,785 41		
Total net income from single premiums		78,439 84	
Cash received for single premiums for life annuities	$ 192,104 64		
Cash received for annual premiums for life annuities	1,752 77		
Total net income from life annuity premiums		193,857 41	
Total net premium income			$ 2,379,296 48
Received for interest			752,627 05
Received for dividends on stocks			40,694 92
Rents			76,946 27
Profit on sale of securities			25,203 75
Total income			$ 3,274,768 47

EXPENDITURE.

Cash paid for death claims ($100,902.61, of which accrued in previous years), (including $5,819 bonuses)	$	613,656 61
Payments on matured instalment policies		3,616 00
Total amount paid for death claims	$	617,272 61
Less premiums paid for reinsurance		3,000 00
Net amount paid for death claims	$	614,272 61
Cash paid for matured endowments ($1,360 accrued in previous years), (including $9,149 bonuses)	$	428,435 27
Payments on matured instalment policies		562 60
Net amount paid for endowment claims	$	428,997 87

† A portion of the shareholders' proportion of profits earned was this year carried to the policyholders' surplus.

CONFEDERATION LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Net amount paid for death claims and matured endowments	$ 1,043,270	48
Cash paid to annuitants	28,048	54
Cash paid for matured investment policies	216,935	00
Cash paid for surrendered policies	154,500	20
Cash dividends paid to policyholders	150,811	18
Cash dividends applied in payment of premiums	43,491	49
Total paid policyholders	$ 1,637,056	89
Cash paid to stockholders for interest or dividends	20,000	00
Taxes, licenses, fines or fees	26,120	66
Investment expenses, viz.:—Commission on loans, $3,780.33; commission on interest, $1,443.84	5,224	17
Head office salaries, $83,939.34; head office travelling expenses, $2,559.56; directors' fees, $6,595.00; auditors' fees, $2,000.00	95,093	90
Commissions, first year, $180,080.37; commissions, renewals, $30,066.24; commissions advanced to agents, $13,502.24; agency salaries, $190,008.22; agency travelling expenses, $45,202.59	458,859	66
Miscellaneous payments, viz.:—Advertising, $20,799.21; books and periodicals, $2,939.11; exchange, $2,326.48; express, telegrams and telephones, $5,217.24; legal expenses, $6,212.73; medical fees, $29,018.21; office furniture, &c., $16,037.67; postage, $9,889.01; printing and stationery, $22,906.81; rent, fuel and light, $38,324.91; general expenses, $917.92	154,589	30
Total expenditure	$ 2,396,944	58

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$15,477,994	18
Amount of income as above	3,274,768	47
Total	$18,752,762	65

Amount of expenditure as above	$ 2,396,944	58
Amount written off ledger assets	3,437	29
Total	2,400,381	87
Balance, net ledger assets, December 31, 1912 ($16,352,873.44, less $185.82, in suspense and $306.84 mortgagors' contingent surplus)	$16,352,380	78

(The average rate of interest earned, in 1912, upon these invested assets was 5.75 per cent.)

CONFEDERATION LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for in cash	4,907	
Amount of said policies		$11,112,595 00
Amount of said policies reinsured in other licensed companies in Canada		274,500 00
Number of policies become claims during the year (including 308 matured endowments)	661	
Amount of said claims (including matured endowments $427,310)	$ 1,015,572	
Amount reinsured in other companies	3,000	
Net amount of said claims		1,012,572 00
Number of policies in force at date	37,553	
Amount of said policies	$ 63,496,960	
Bonus additions	267,351	
Total	$ 63,764,311	
Amount of said policies reinsured in other companies (including $3,076 bonus additions)	708,338	
Net amount of policies in force, December 31, 1912		63,055,973 00
Number of life annuities in force December 31, 1912	186	
Amount of annual payments thereunder		43,581 48

EXHIBIT OF LIFE ANNUITIES.

	Life Annuities proper.		*Life Annuities arising out of Life Assurance Contracts.*	
	No.	Annual Payments.	No.	Annual Payments.
In force at December 31, 1911	126	$ 29,123 00	10	$ 1,066 95
New annuities	55	18,054 89	3	173 30
Totals	181	$ 47,177 89	13	$ 1,240 25
Deduct, ceased by death	6	$ 4,442 00	....	.....
" " surrender	1	200 00	....	.....
" " cancelled	1	194 66	....	.....
Total terminated	8	$ 4,836 66	....	.....
In force at December 31, 1912	173	$ 42,341 23	13	$ 1,240 25

EXHIBIT OF POLICIES.

Policies in force at December 31, 1911:—	No.	Amount.	No.	Amount.
Whole life	23,710	$ 37,986,346		
Endowment	11,086	17,239,176		
Term and all other	595	1,926,051		
Bonus additions		250,407		
			35,391	$57,401,980
New policies issued:—				
Whole life	3,349	$ 7,730,880		
Endowment	1,928	3,771,913		
Term and all other	175	715,961		
Bonus additions		29,419		
			5,452	12,248,173
Old, changed and increased			56	114,500
Total			40,899	$69,764,653
Deduct policies which have ceased to be in force			3,346	6,000,342

CONFEDERATION LIFE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

Policies in force at December 31, 1912:—

	No.	Amount.	No.	Amount.
Whole life	25,072	$ 42,244,897		
Endowment	11,898	19,136,508		
Term and all other	583	2,115,555		
Bonus additions		267,351		
			37,553	$ 63,764,311

Details of policies terminated:—

	No.	Amount.
By death (including bonus additions, $2,679)	353	$ 588,262
By maturity (including bonus additions, $9,149)	308	427,310
By expiry	241	514,489
By surrender (including bonus additions, $647)	640	1,079,415
By lapse	1,191	2,124,850
By change and decrease	56	172,927
By not taken	557	1,093,089
Total terminated (including bonus additions, $12,475)	3,346	$ 6,000,342

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	46	$ 354,762
Endowment	20	255,500
Term and all other	14	95,000
Bonus additions		3,076
	80	$ 708,338

STATEMENT OF ACTUARIAL LIABILITIES.

With Profit.	No.	Amount.	Reserve.
Life	22,135	$ 35,569,484	$ 7,531,077
Endowment	11,056	16,989,842	5,841,882
Bonus additions		267,351	165,165
Premium reduction			59,577
Totals	33,191	$ 52,826,677	$ 13,597,701
Less reinsured		560,838	81,914
Net	33,191	$ 52,265,839	$ 13,515,787
Without Profit.			
Life	2,937	$ 6,675,413	$ 902,722
Endowment	842	2,146,666	349,509
Term, &c	583	2,115,555	20,100
Totals	4,362	$ 10,937,634	$ 1,272,331
Less reinsured		147,500	10,226
Net	4,362	$ 10,790,134	$ 1,262,105
Grand totals	37,553	$ 63,055,973	$ 14,777,892

LIFE ANNUITIES.

	No.	Amount.	Reserve.
Arising out of Life Assurance contracts	13	$ 1,240 25	$ 10,993
Life Annuities proper	173	42,341 23	418,985
Totals	186	$ 43,581,48	$ 429,078

CONFEDERATION LIFE—*Continued.*

Miscellaneous Statement.

1. Assurances were valued in groups, annuities individually.
2. The valuation age for assurances was taken at age next birthday; for annuities age last birthday.
3. (*a*) Policies issued on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates were valued upon a net premium basis according to the American Tropical Experience Table with 3 per cent interest.
   (*b*) Policies issued at premiums corresponding to ages higher than the true ages were valued at the higher ages.
   (*c*) Policies providing for payments at death during certain periods of an amount less than the full amount of insurance were valued for the full amount of the policy.
   (*d*) Policies issued at a fixed extra premium, whether payable in one sum or annually, were valued at the regular rate of premium.
   (*e*) No policies providing for disability benefits are issued.
4. (*a*) The surrender values on tropical and sub-tropical policies are based on the American Tropical Experience Table and in accordance with the same general principle as in the case of policies issued at ordinary rates.
   (*b*) The surplus allotted to tropical and sub-tropical policies is in accordance with the same general principle as the computation of dividends under policies issued at ordinary rates, due regard being had to the extra rate of mortality, &c., which may be experienced under policies under these plans.
5. No extra reserve is held under limited and single premium policies on account of prepaid or limited loadings.
6. The average rate of interest earned on the invested assets was 5.75 per cent.
7. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

In accordance with the provisions of section 110 of the Insurance Act, 1910, shareholders are credited with (*a*) interest earned upon the paid-up capital stock and shareholders' funds at the average net rate earned for the year, (*b*) the profits earned in the non-participating branch of the business and (*c*) they may be credited with a sum not exceeding ten per centum of the profits earned in the participating branch of the business. In the present year the proportion transferred was five per centum only, and for several years past no portion thereof has been so transferred, the entire earnings of the branch having been credited to the participating policyholders' account.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Annual Dividends.

Dividends are computed on what is known as the "Two Factor Method."

The annual dividend consists of two parts, viz.:—(1) interest earned upon the reserve value of the policy at a rate equal to the difference between the rate employed in making the valuations and the net rate earned, five per centum, and (2) the portion of the premium loading not required for expenses. The expense charge varies slightly according to the duration of the policy, being for the year as follows, —first to fifth years of duration inclusive being ten per centum of the premium plus one-half of one per centum of the sum assured in the first year, for the sixth to the tenth years inclusive nine and one-half per centum, and thereafter nine per centum.

CONFEDERATION LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

Quinquennial Dividends.

The annual forms the basis for the quinquennial dividend. The annual dividends are improved with interest at the net rate earned, up to the end of the quinquennial period. Annual dividends earned under policies in the quinquennial class which fail to complete their dividend periods are re-apportioned amongst the policies of the same class which are in force at the expiry of the quinquennial period.

Deferred Dividends.

To the deferred dividend policies dividends are allotted at the end of each five-yearly period and are improved with interest at the net rate earned, up to the end of the deferred dividend period. Dividends allotted to policies which fail to complete their deferred dividend periods are re-apportioned amongst the policies of the same class which are in force at the expiry of the deferred dividend periods.

WITH-PROFIT POLICIES.

Deferred Dividend Policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in force.	Profits Contingently Apportioned.	Year of Issue.	Amount in force.	Profits Contingently Apportioned.
1889	$ 5,000	$ 755 36	1900	$ 840,340	$ 50,236 15
1890	85,000	12,506 30	1901	949,220	60,408 65
1891	85,500	11,944 85	1902	1,249,237	87,133 97
1892	75,000	10,081 94	1903	1,605,821	32,763 44
1893	960,000	78,732 07	1904	1,901,825	35,938 71
1894	941,750	79,244 39	1905	2,113,781	41,156 48
1895	1,017,500	84,336 13	1906	2,128,293	44,957 05
1896	758,150	70,874 18	1907	2,373,909	52,493 70
1897	966,150	87,171 45	1908	2,539,475	.....
1898	1,212,293	54,699 07	1909	2,509 647	.....
1899	2,019,300	84,016 40	1910	2,959,909	.....
			Totals	$ 29,297,100	$ 979,450 29

Deferred Dividend Policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of Issue.	Amount in force.	Profits credited.
1911	$ 3,708,726	nil.
1912	5,343,585	nil.
Totals	$ 9,052,311	nil.

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS OUTSIDE OF CANADA.

Loans on mortgages on real estate, first liens..... $ 131,289 30

Debentures and bonds, viz.:—

	Par value.	Book value.	Market value.
Mexican Government (silver bonds)	$ 24,750 00	$ 20,488 45	$ 24,000 00
Mexican Government (gold bonds)	106,000 00	100,844 37	101,760 00
British consols	120,203 58	103,772 54	90,152 00
New York City bonds	10,000 00	10,000 00	9,740 00
Republic of Cuba	25,000 00	23,720 00	25,500 00
Ontario Government	100,000 00	100,050 00	100,050 00
City of Toronto	56,000 00	54,091 69	52,680 00
	$ 441,953 58	$ 412,967 05	$ 403,882 00

CONFEDERATION LIFE—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 412,967 05
Amount of loans made to policyholders on the company's policies assigned as collaterals		105,096 76
Cash at branch offices		842 36
Cash in banks, viz.:—		
Bank of Nova Scotia, Havana	$ 5,688 11	
Bank of Montreal, St. John's, Newfoundland	3,215 16	
Bank of Nova Scotia, Jamaica	8,259 07	
Bank of Montreal, Mexico	24,264 30	
Capital and Counties Bank, London, England	39,058 07	
Royal Bank of Canada, Trinidad	6,613 72	
Canadian Bank of Commerce, Mexico	899 09	
Total cash in banks		87,997 52
Total ledger assets		$ 738,192 99

OTHER ASSETS.

Interest due, $2,109.00; accrued, $6,106.58		8,215 58
Net amount of outstanding and deferred premiums: on new business, $46,181.63; on renewals, $94,447.87		140,629 50
Total assets outside of Canada		$ 887,038 07

LIABILITIES OUTSIDE OF CANADA.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 1,422,613	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	45,803	
Total reinsurance reserve	$ 1,468,416	
Deduct value of policies reinsured in other companies	37,024	
Net reinsurance reserve		$ 1,431,392 00
Claims for death losses, unadjusted		12,202 00
Dividends to policyholders, due and unpaid		219 39
Premiums paid in advance		3,187 19
Total liabilities outside of Canada		$ 1,447,000 58

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for first year premiums	$ 215,739 13		
Less premiums paid for reinsurance	10,567 95		
Total net income from first year premiums		$ 205,171 18	
Cash received for renewal premiums	$ 321,948 55		
Renewal premiums paid by dividends	329 38		
Total	$ 322,277 93		
Less premiums paid for reinsurance	9,724 02		
Total net income from renewal premiums		312,553 91	
Cash received for single premiums	$ 4,557 37		
Single premiums paid by dividends	3,708 00		
Total net income from single premiums		8,265 37	
Cash received for single premiums for life annuities	$ 119,500 52		
Cash received for annual premiums for life annuities	1,148 77		
Total net income from life annuity premiums		120,649 29	
Total net premium income outside of Canada			$ 646,639 75

CONFEDERATION LIFE—*Continued.*

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA.

Cash paid for death losses	$ 103,714 00
Cash paid for matured endowments	11,708 00
Cash paid to annuitants	5,526 47
Cash paid for surrendered policies	6,722 65
Cash dividends paid to policyholders	3,251 12
Cash dividends applied in payment of premiums	329 38
Total paid policyholders outside of Canada	$ 131,251 62

MISCELLANEOUS (OUTSIDE OF CANADA.)

Number of new policies reported during the year as taken and paid for in cash	1,546	
Amount of said policies		$ 4,903,857 00
Number of policies become claims during the year, (including 11 matured endowments)	43	
Amount of said claims (including $11,708 matured endowments)		107,403 00
Number of policies in force in other countries at date	4,298	
Amount of said policies	$ 11,377,493	
Bonus additions	4,165	
Total	$ 11,381,658	
Amount of said policies reinsured in other companies	431,601	
Net amount in force in other countries at December 31, 1912		10,950,057 00
Number of life annuities outside of Canada in force at Dec. 31, 1912	84	
Amount of annual payments thereunder		21,586 46

EXHIBIT OF POLICIES OUTSIDE OF CANADA.

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	1,477	$ 3,973,020		
Endowment	1,764	3,826,291		
All other	55	213,391		
Bonus additions		659		
			3,296	$ 8,013,361
Policies issued during the year:—				
Whole life	750	$ 2,474,558		
Endowment	915	2,398,180		
All other	44	251,394		
Bonus additions		3,708		
			1,709	$ 5,127,840
Old, changed and increased			7	25,500
Total			5,012	$13,166,701
Deduct policies terminated during the year			714	1,785,043
Policies in force at December 31, 1912, viz.:—				
Whole life	1,909	$ 5,537,635		
Endowment	2,311	5,441,230		
All other	78	398,628		
Bonus additions		4,165	4,298	$ 11,381,658

CONFEDERATION LIFE—*Concluded.*

Details of policies which have ceased to be in force outside of Canada.

		No.	Amount
Policies terminated by	death	33	$ 96,695 00
"	maturity (including bonuses $202)	11	11,708 00
"	expiry	32	157,794 00
"	surrender	34	66,688 00
"	lapse	362	807,428 00
"	change and decrease	20	71,439 00
"	not taken	222	573,291 00
Total terminated (including bonuses $202)		714	$ 1,785,043 00

Details of policies reinsured outside of Canada.

	No.	Amount.
Whole life	23	$ 182,101 00
Endowment	16	213,500 00
All other	5	36,000 00
Totals	44	$ 431,601 00

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN M. TAYLOR. | Secretary—WILLIAM H. DEMING.

Principal Office—Hartford, Conn., U.S.A.

Chief Agent in Canada—FREDERICK W. EVANS | Head Office in Canada—Montreal.

(Incorporated June 15, 1846: commenced business December 15, 1846; licensed in Canada, August 1, 1868.)

(No capital.)

ASSETS IN CANADA.

Securities on deposit with the Receiver General:—

	Par value.	Market value.	
City of Montreal stock, 1925, 4 p.c.	$ 100,000 00	$ 98,000 00	
City of Toronto, 1948, 4 p.c.	13,140 00	12,745 80	
Totals	$ 113,140 00	$ 110,745 80	
Carried out at market value			$ 110,745 80

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies	$ 492,737 00
Claims for death losses, due and unpaid	17,107 00
Total liabilities in Canada	$ 509,844 00

INCOME IN CANADA.

Cash received for renewal premiums	$ 19,237 11
Renewal premiums paid by dividends	7,197 06
Total net premiums	$ 26,434 17
Amount received for interest on investments	4,666 60
Total income in Canada	$ 31,100 77

*Actuaries' Table with 4 per cent interest.

THE CONNECTICUT MUTUAL LIFE—*Concluded.*

EXPENDITURE IN CANADA.

Cash paid for death losses	$	50,814 00
Cash paid for matured endowments		3,000 00
Cash dividends paid to Canadian policyholders		1,269 40
Cash dividends applied in payment of premiums		5,927 66
Cash paid for surrendered policies		5,242 53
Total net amount paid to policyholders	$	66,253 59
Cash paid for commissions and other expenses of officials		13 98
Total expenditure in Canada	$	66,267 57

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	46	
Amount of said claims	$	67,592 00
Number of policies in force at date	590	
Amount of said policies		997,250 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.
In force at beginning of year	566	$ 970,978 00
Old, changed and increased, and added by change of address	140	169,408 00
Totals	706	$ 1,140,386 00
Deduct terminated	116	143,136 00
In force at December 31, 1912	590	$ 997,250 00

DETAILS OF TERMINATIONS IN CANADA.

	No.	Amount.
Terminated by death	44	$ 64,592 00
" maturity	2	3,000 00
" surrender	28	10,782 00
" lapse	5	5,000 00
" change and decrease	37	59,762 00
Totals	116	$ 143,136 00

THE CONTINENTAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—GEO. B. WOODS.
1st Vice-President—J. W. SCOTT.

Secretary and Actuary—
CHARLES H. FULLER.

Principal Office—Toronto.

(Incorporated by letters patent (Ontario) bearing date October 26, 1899; commenced business in Ontario, November 1, 1899. Dominion license issued, December 31, 1901.)

CAPITAL.

Amount of joint stock or guarantee capital authorized	$ 1,500,000 00
Amount subscribed for	1,000,000 00
Amount paid up in cash	200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company	$ 450,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	389,930 18
Amount of loans secured by debentures, stocks, &c., as collateral	23,438 86

	Par value.	Market value.	Amount loaned
Home Bank of Canada	$ 1,000 00	$ 1,200 00	$ 938 86
London and Lake Erie Ry. and Transportation bonds	30,000 00	28,500 00	22,500 00
	$ 31,000 00	$ 29,700 00	$ 23,438 86

Amount of loans made to policyholders on the company's policies assigned as collaterals	97,013 51
Policy loans under automatic non-forfeiture agreement	12,735 63
Loans on policies of other companies	1,614 81

Bonds owned by the company, viz.:—

	Par value.	Book value.	Market value.
City of Winnipeg, 1931, 4 p.c.	$ 17,000 00	$ 17,000 00	$ 16,721 20
City of North Vancouver, 1960, 5 p.c.	10,000 00	10,230 69	10,230 69
Town of Truro, N.S., 1931, 4 p.c.	10,000 00	10,130 91	9,377 00
Mun. of Penticton, 1960, 5 p.c.	8,000 00	8,000 00	8,000 00
City of Stratford, 1939, 4½ p.c.	10,000 00	10,191 89	10,000 00
Total in deposit with Receiver General	$ 55,000 00	$ 55,553 49	$ 54,328 89
City of Nelson, B.C., 1919, 5 p.c.	1,000 00	1,029 73	1,000 00
Fort Frances, 1925, 5 p.c.	10,000 00	10,484 14	10,484 14
Town of Dauphin, 1925, 5 p.c.	2,000 00	2,096 84	2,096 84
Town of Ailsa Craig, 1913 to 1924, 4p.c.	3,452 86	3,403 30	3,354 82
City of Chatham, 1913 to 1920, 4½ p.c.	5,763 32	5,822 54	5,763 32
County of Carleton, N. B., 1913 to 1919, 4 p.c.	7,000 00	7,031 61	6,875 80
County of Peterboro, 1913 to 1927, 4 p.c.	1,636 59	1,502 09	1,580 86

THE CONTINENTAL LIFE—*Continued.*

ASSETS—*Continued.*

Bonds owned by the company, viz.:—*Concluded.*

	Par value.	Book value	Market value.
Municipality of Penticton, B.C., 1960, 5 p.c.	$ 4,500 00	$ 4,500 00	$ 4,500 00
City of Wetaskiwin, 1913 to 1960, 5 p.c.	9,902 01	9,197 05	9,197 05
Town of Alliston, 1913, to 1927, 1913 to 1936, 5 p.c.	8,080 64	8,199 03	8,199 53
Town of Alliston, 1914 to 1932, 4 p.c.	3,965 28	3,649 10	3,649 10
Town of Canora, Sask., 1913 to 1937, 5½ p.c.	10,000 00	10,283 30	10,283 30
Town of Collingwood, 1913 to 1940, 1913 to 1941, 4½ p.c.	13,070 74	13,070 74	13,070 74
Town of Gravenhurst, 1931, 1941, 5p.c	10,000 00	10,000 00	10,000 00
Town of Kindersley, 1914-1946, 6 p.c.	9,814 58	10,936 21	10,936 21
Town of Red Deer, 1913-1941, 5 p.c.	9,849 50	9,713 77	9,713 77
Town of Swift Current, 1942, 5 p.c.	10,000 00	9,935 16	9,935 16
Village of Brownlee, 1913-1925, 6 p.c.	1,733 34	1,693 72	1,733 34
Village of Bulyea, 1914-1925, 5½ p.c.	2,400 00	2,226 10	2,339 73
Village of Delisle, 1913-1925, 6 p.c.	1,300 00	1,289 61	1,300 00
Village of Fairlight, 1913-1920, 5½ p.c.	960 00	949 86	942 10
Village of Semans, 1913 to 1925, 6 p.c.	1,733 34	1,750 98	1,733 34
Village of Wadena, 1913 to 1919, 6 p.c.	2,695 00	2,749 30	2,695 00
Village of Tugaski, 1913 to 1925, 6 p.c.	3,466 68	3,397 47	3,466 68
Township of Egan, 1913 to 1933, 5 p.c.	3,416 67	3,549 98	3,416 67
Town of Oshawa, 1913 to 1920, 1913 to 1923, 4 p.c.	7,134 33	7,042 32	6,952 49
Village of Manor, 1913, 6 p.c.	100 00	100 00	100 00
Village of Paisley, 1914 to 1924, 4½ p.c.	1,272 02	1,272 02	1,272 02
Haileybury School, 1913 to 1939, 5 p.c	10,478 05	10,478 05	10,478 05
Town of Haileybury, 1913 to 1927, 5 p.c	12,493 37	12,493 37	12,493 37
City of Nanaimo, 1950, 4 p.c.	15,000 00	12,455 77	12,455 77
City of Nanaimo, 1960, 5 p.c.	5,090 00	5,000 00	5,000 00
City of New Westminster, 1940, 5 p.c.	6,700 00	6,951 89	6,951 89
City of Revelstoke, 1960, 5 p.c.	18,000 00	17,820 99	17,820 99
Dominion Power and Transmission, 1919-1932, 5 p.c.	11,000 00	10,750 32	10,750 32
London and Lake Erie Ry. and Transportation Co., 1950, 5 p.c.	100,000 00	90,181 17	95,000 00
Hamilton, G. & B. Electric Ry., 1933, 5 p.c.	5,000 00	5,332 42	5,000 00
Town of Inverness, 1940, 4½ p.c.	1,500 00	1,388 57	1,500 00
	$ 386,418 42	$ 375,287 01	$ 378,371 29

Carried out at book value		$ 375,287 01
Cash at head office		2,125 34
Cash in banks, viz.:—		
Standard Bank of Canada, Toronto	$ 1,230 32	
Molsons Bank, Toronto	13,317 75	
Bank of Nova Scotia, Regina	219 72	
Bank of British North America, Calgary	1,210 27	
Bank of British North America, Toronto	9,917 24	
Union Bank, Fort William	1,612 55	
Union Bank, Toronto	519 15	
Union Bank, Winnipeg	4,360 89	
Union Bank, Vancouver	77 57	
Sterling Bank of Toronto	9,276 34	
Sterling Bank, Montreal	285 46	
Bank of New Brunswick, St. John	661 07	
Bank of Hamilton, Saskatoon	239 02	
Total cash in banks		42,927 35
Advance for fire insurance premiums on account of mortgages		5 25
Total ledger assets		$ 1,395,077 94

THE CONTINENTAL LIFE—*Continued.*

OTHER ASSETS.

Rents due			$ 112 50
Interest due, $1,927.50; accrued, $8,331.86			10,259 36
	New.	Renewals.	
Gross Premiums due and uncollected on policies in force	$ 21,787 01	$ 39,678 76	
Deduct commission payable thereon	15,918 97	2,151 54	
Net premiums due and uncollected	$ 5,868 04	$ 37,527 22	
Net deferred premiums on policies in force	1,326 00	7,816 58	
Net outstanding and deferred premiums			52,537 84
Office furniture			4,379 60
Total assets			$ 1,462,367 24

LIABILITIES.

Amount computed upon the statutory basis, to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 1,179,261 00	
Deduct value of the policies reinsured in other companies	19,786 00	
	$ 1,159,475 00	
Deduction allowed by sect 42, sub-sec. 3 of Insurance Act, 1910	32,603 00	
*Net reinsurance reserve		$ 1,126,872 00
Present value of amounts not yet due on matured instalment policies		1,591 43
Claims for death losses, unadjusted ($500 accrued in 1909)	$ 5,500	
Claims for death losses, resisted, not in suit	1,000	
Total		6,500 00
Surrender values claimable on policies cancelled		708 00
Interest credited on compound interest policies		4 52
Due on account of office and other expenses		10,982 08
Premiums paid in advance		2,102 68
Taxes due and accrued		1,468 50
Balance of shareholders' account		38,724 48
Total liabilities		$ 1,188,953 69
Excess of assets over liabilities		$ 273,413 55
Capital stock paid up		200,000 00
Surplus over all liabilities and paid up capital		$ 73,413 55

Including $73,271 surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911.

*Computed according to the British Offices Om.(5) Table of Mortality, with interest at 4 per cent for policies issued on or before December 31, 1899, and with interest at 3½ per cent for policies issued subsequent to that date.

THE CONTINENTAL LIFE—*Continued.*

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account December 31, 1911 (less $19,000 transferred to credit of surplus to provide for any apparent deficit on policies)		$ 40,558 65
Interest added during the year		11,997 54
Shareholders' proportion of profits		168 29
Total		$ 52,724 48
Amount of dividends paid shareholders during the year		14,000 00
Balance of shareholders' account, December 31, 1912		$ 38,724 48

(Policyholders receive 90 per cent of distributive share of surplus and shareholders 10 per cent.)

INCOME.

Cash received for first year's premiums	$ 62,577 17		
Less premiums paid for reinsurance	4,130 11		
Total net income from first year's premiums		$ 58,447 06	
Cash received for renewal premiums	$ 218,276 14		
Less premiums paid for reinsurance	5,001 57		
Total net income from renewal premiums		213,274 57	
Total net premium income			$ 271,721 63
Received for interest on investments			45,554 08
Cash received for rents			24,540 22
Net cash received as profit on securities actually sold			191 30
Total income			$ 342,007 23

EXPENDITURE.

Cash paid for death losses	$ 25,271 86		
Payments on matured instalment policies	150 00		
Net amount paid for death claims (of which $1,000 accrued previous to 1912)			$ 25,421 86
Net amount paid for endowment claims			6,500 00
Net amount paid for surrendered policies			18,606 25
Cash dividends paid to policyholders			1,514 60
Interest on compound interest policies			6 41
Total amount paid to policyholders			$ 52,049 12
Cash paid stockholders for interest or dividends			14,000 00
Cash paid for taxes, licenses, fees and fines			4,075 18
Investment expenses, viz:—Salaries, $4,420; printing and stationery, $75; postage, $175			4,670 00
Head office salaries, $18,557.03; H. O. travelling expenses, $529.80; directors' fees, $1,151.75; auditors' fees, $350			20,588 58
Commissions, first year, $31,215.21; do., renewal, $6,345.05; commissions advanced to agents, $3,616.67; agency salaries, $12,054.97; agency travelling expenses, $3,715.58			56,947 48

THE CONTINENTAL LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Miscellaneous expenditure, viz.:—Advertising, $1,742.86; books and periodicals, $141.10; exchange $105.22; express, telegrams and telephones, $839.94; legal expenses, $433.52; medical fees, $6,780.42; office furniture, &c., $1,283.23; postage, $1,019.56; printing and stationery, $2,671.90; rent, fuel and light, $5,324.30; sundries, $934.28		$ 21,276 33
Total expenditure		$ 173,606 69

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$ 1,226,677 40
Amount of cash income as above	342,007 23
Total	$ 1,568,684 63
Amount of expenditure as above	173,606 69
Balance, net ledger assets, at December 31, 1912	$ 1,395,077 94

(The average rate of interest earned during 1912 upon these invested assets was 5·65 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	1,047	
Amount of said policies		$ 1,726,170 00
Amount of said policies reinsured in other licensed companies in Canada		157,500 00
Number of policies become claims during the year	31	
Amount of said claims		36,000 00
Number of policies in force at date	6,344	
Amount of said policies	$ 8,523,584 00	
Amount of said policies reinsured in other licensed companies	398,900 00	
Net amount in force, December 31, 1912		8,124,684 00

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life policies	3,881	$ 4,924,007 00		
Endowments	1,671	2,012,296 00		
Term and all other	192	455,000 00		
			5,744	$ 7,391,303 00
New policies issued—				
Whole life	960	$ 1,508,282 00		
Endowments	352	514,500 00		
Term and all other	81	266,500 00		
			1,393	2,289,282 00

THE CONTINENTAL LIFE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

Old policies revived	29	$ 43,725 00
Old, changed and increased		2,200 00
Total	7,166	$ 9,726,510 00
Deduct terminated	822	1,202,926 00

In force at end of year—

	No.	Amount.		
Whole life	4,315	$ 5,681,233 00		
Endowments	1,803	2,236,651 00		
Term and all other	226	605,700 00		
			6,344	$ 8,523,584 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death	24	$ 29,500 00
" " maturity	7	6,500 00
" " expiry	7	23,000 00
" " surrender	140	166,140 00
" " lapse	615	924,491 00
" decreased and changed		8,500 00
" not taken	29	44,795 00
Totals	822	$ 1,202,926 00

DETAILS OF POLICIES REINSURED.

	Amount.
Whole life	$ 142,900
Endowments	51,000
Term and all other	205,000
Total	$ 398,900

STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit—			
Life	3,871	$ 5,000,914	$ 604,661
Endowments	1,652	2,005,136	451,465
Totals	5,523	$ 7,006,050	$ 1,056,126
Less reinsured		82,500	3,161
Net	5,523	$ 6,923,550	$ 1,052,965
Without-Profit—			
Life	444	$ 680,319	$ 66,994
Endowments	151	231,515	52,714
Term, &c	226	605,700	3,427
Totals	821	$ 1,517,534	$ 123,135
Less reinsured		316,400	16,625
Net	821	$ 1,201,134	$ 106,510
Grand totals	6,344	$ 8,124,684	$ 1,159,475

THE CONTINENTAL LIFE—*Continued.*

Miscellaneous Statement.

1. Policies were valued in groups. There are no annuities.

2. The valuation age for policies issued prior to 1902 was the nearest age, and for policies issued in 1902 and subsequent years the age at next birthday.

3. (*a*) Policies issued on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates, have the regular reserve maintained.

(*b*) Policies issued at premiums corresponding to ages higher than the true ages were valued as at the rated-up age.

(*c*) In the valuation of policies providing for payment at death during certain periods of an amount less than the full amount of insurance, the lien was ignored in ascertaining the reserve.

(*d*) In the valuation of policies issued at a fixed extra premium, whether payable in one sum or annually, the fixed extra premium was ignored.

(*e*) Regular reserve was held on policies carrying disability benefits. None were issued until 1911.

4. No difference was made in the surrender values of or surplus allotted to policies issued on lives resident in tropical or sub-tropical countries.

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6 The average rate of interest earned on the invested assets was 5.65 per cent

7. DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

The surplus arising from participating policies is allotted on the basis of 90 per cent to the policyholders and 10 per cent to the shareholders.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

The Company does not issue Annual Dividend Policies.

No policies with Quinquennial Dividends reached the end of a Five-Year period in 1912.

Deferred Dividends

Each policy was credited with the annual premium less the cost (expressed as a percentage of the premium for commission and a fixed amount for all other expenses. The expense of new business charged against policies issued in the year 1897 was 40 per cent of the first year's premiums plus $44.00 per $1,000, and against those issued in the year 1902, 40 per cent plus $25.93 per $1,000. The expense charged to renewal business was 8½ per cent of the premiums in 1898, 12½ per cent in 1899, 10 per cent in 1900, and for the years subsequent to 1900, 5 per cent plus a charge varying in these years between $2.81 and $3.71 per $1,000. The tabular cost of mortality, reduced in the proportion of the actual to the expected in each year and varying for the different years between 20.07 and 70.60 per cent, was also deducted. Interest was credited for the different years at rates varying from 4.07 to 5.68 per cent, and from the total thus found at the end of the dividend period the reserve was taken. Of the balance, 10 per cent was the shareholders' proportion and the remainder was paid to the policyholders as profits.

THE CONTINENTAL LIFE—*Concluded.*

With-Profit Policies.

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in force.	Profits contingently apportioned.
1897	$ 91,500	$ 3,464
1898	135,000	4,158
1899	185,500	5,355
1900	245,500	14,545
1901	312,009	16,824
1902	368,848	12,069
1903	324,666	7,753
1904	435,563	6,569
1905	396,640	2,534
1906	287,500	.....
1907	294,657	.....
1908	442,735	.....
1909	387,500	.....
1910	583,848	.....
Totals	$ 4,491,457	$ 73,271

Deferred Dividend policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of issue.	Amount in force.	Profits credited.
1911	$ 486,500	nil.
1912	583,354	nil.
Totals	$ 1,069,854	nil.

THE CROWN LIFE INSURANCE COMPANY.

Statement for the Year ending December 31, 1912.

President—G. T. Somers.
Vice-Presidents—J. G. Kent, H. M. Mowat, K.C.
Secretary—A. H. Selwyn Marks.
General Manager—William Wallace.

Head Office—Toronto.
(Incorporated, June 14, 1900, by Act 63-64 Victoria, cap. 97; amended in 1908, by 7-8 Edward VII., cap. 99. Commenced business, September 10, 1901.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	556,975 00
Amount paid up in cash	100,944 51

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate (less encumbrances) held by the company	$ 101,810 97
Mortgage loans on real estate, first liens	428,046 96
Due by mortgagors	1,277 49
Amount of loans secured by stocks as collateral	8,000 00

	Par value.	Market value.	Amount loaned.
Sterling Bank of Canada, 100 shares	$ 10,000 00	$ 12,500 00	$ 8,000 00

Amount of loans as above upon which interest has been overdue for one year or more previous to statement	$63,385 00	
Loans to policyholders on the company's policies assigned as collaterals		169,565 35
Policy loans under automatic non-forfeiture agreement		605 45

Stocks and bonds owned:—

Bonds in Deposit with the Receiver-General.	Par value.	Book value.	Market value.
City of Brockville, 1913 to 1917, 4 p.c.	$ 3,356 66	$ 3,356 66	$ 3,356 66
Town of Paris, 1917 to 1920, 4 p.c.	5,461 27	5,400 03	5,400 03
City of London, 1926, 4 p.c.	5,000 00	5,000 00	5,000 00
City of St. Catharines, 1934, 4 p.c.	5,000 00	4,832 00	4,832 00
City of Vancouver, 1944, 4 p.c.	8,000 00	8,000 00	8,000 00
Town of Wetaskiwin, 1913 to 1959, 5 p.c.	9,850 01	10,213 30	10,213 30
City of Port Arthur, 1936, 5 p.c.	10,000 00	10,790 00	10,790 00
Town of Westville, 1927, 4½ p.c.	7,000 00	6,915 20	6,915 20
City of Saskatoon, 1939, 5½ p.c.	5,000 00	5,610 00	5,610 00
Town of Palmerston, 1913 to 1939, 5 p.c.	9,525 51	10,040 51	10,040 51
Total with Receiver General	$ 68,193 45	$ 70,157 70	$ 70,157 70

THE CROWN LIFE—*Continued.*

ASSETS—*Concluded.*

Bonds in possession of Company.	Par value.	Book value.	Market value.
Ontario Power, 1943, 5 p.c.	$ 5,000 00	$ 4,906 00	$ 4,906 00
Tp. of Cornwall, 1913 to 1923, 5 p.c.	2,119 07	2,219 61	2,219 61
London and Lake Erie, 1950, 5 p.c.	26,000 00	17,490 00	24,200 00
	$ 33,119 07	$ 24,615 61	$ 31,325 61
School Districts.			
Antler, Sask.	$ 10,500 00	$ 10,889 88	$ 10,889 88
Alberta School Districts	18,829 30	19,631 33	20,049 78
Manitoba School Districts	450 00	430 50	430 50
Other Saskatchewan School Districts	41,005 40	42,576 46	43,625 16
	$ 70,784 70	$ 73,528 17	$ 74,995 32
Total par, book and market values	$ 172,097 22	$ 168,301 48	$ 176,478 63

Carried out at book value		$ 168,301 48

Stocks owned by the Company.	Par value.	Book value.	Market value.
291 shares International Assets Ltd.	$ 29,100	$ 29,100	$ 29,100

Carried out at book value		29,100 00
Cash at head office		2,720 59
Cash in banks, viz.:—		
Sterling Bank, Toronto	$ 85,245 85	
Sterling Bank, Winnipeg	1,793 35	
Sterling Bank, Montreal	2,275 56	
Imperial Bank, Calgary	423 80	
Molsons Bank, Edmonton	527 73	
Bank of Hamilton, Saskatoon	844 40	
Ontario Securities, Toronto	165 97	
Total cash in banks		91,276 66
Total ledger assets		$ 1,000,704 95

OTHER ASSETS

Market value of stocks, bonds and debentures over book value		$ 116,933 88
Interest due, $10,744.88; accrued, $14,386 30		25,131 18
Due for reinsurances		7,500 00
Rents accrued		609 99

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 32,994 95	$ 43,562 81
Deduct commission payable thereon	9,535 28	908 82
Net premiums due and uncollected	$ 23,459 67	$ 42,653 99
Net deferred premiums on policies in force (taken at 50 and 95 per cent, gross.)	1,468 41	15,438 68

Net outstanding and deferred premiums		83,020 75
Total assets		$ 1,233 900 75

THE CROWN LIFE—*Continued.*

LIABILITIES.

Amount computed to cover the net present value of all policies, reversionary additions premium reductions and annuities in force	$ 1,061,678 00	
Deduct value of policies reinsured in other companies	50,067 00	
Net reinsurance reserve	$ 1,011,611 00	
Less deduction allowed by section 42, subsection 3 of The Insurance Act, 1910	46,627 00	
*Net reinsurance reserve (less deduction)		$ 964,984 00
Claims for death losses, unadjusted ($1,000 of which accrued in previous years)		25,500 00
Claims for matured endowments, due and unpaid		1,000 00
Surrender values claimable on policies cancelled whose reserves are not included in above		9,012 00
Dividends to policyholders, due and unpaid		145 00
Dividends to stockholders, due and unpaid		3,507 46
Due on account of general expenses		643 44
Premiums paid in advance		807 80
Interest on policy loans paid in advance		3,365 36
Taxes due and accrued		2,955 83
Balance of shareholders' account		28,866 58
Total liabilities		$ 1,040,787 47
Excess of assets over liabilities		$ 193,113 28
Capital paid up in cash		100,944 51
†Surplus over all liabilities and paid up capital		$ 92,168 77

(Including $63,490.57 surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911.)

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account at December 31, 1911		$ 12,525 64
Addition to correct to December 31, 1911		19,204 96
Amount of premium on capital paid in during the year		233 23
Interest added during the year		6,515 58
Total		$ 38,479 41
Dividends paid to shareholders during the year	$ 9,089 23	
Shareholders proportion of losses upon investments	523 60	
		9,612 83
Balance of shareholders' account at December 31, 1912		$ 28,866 58

(Policyholders receive 90 per cent of distributive share of surplus and shareholders 10 per cent.)

INCOME.

Cash received for first year's premiums	$ 90,327 61	
Less premiums paid for reinsurance	9,365 63	
Total net income from first year's premiums		$ 80,961 98
Cash received for renewal premiums	$ 229,505 09	
Less premiums paid for reinsurance	13,240 07	
Total net income from renewal premiums		216,265 02
Total net premium income		$ 297,227 00

*Based on Hm. Mortality Table of the Institute of Actuaries, with 3½ per cent interest; British Offices' Life Annuity Tables for annuities.

†Undistributed surplus as between shareholders and policyholders.

THE CROWN LIFE—*Continued.*

INCOME—*Concluded.*

Received for interest on investments	$	46,923 02
Premium on capital stock		233 23
Total	$	344,383 25
Received for calls on capital		889 74
Total income	$	345,272 99

EXPENDITURE.

Net amount paid for death claims (of which $6,007 accrued in previous years)	$	59,719 15
Net amount paid for matured endowments		2,000 00
Cash paid for surrendered policies		8,461 78
Cash paid to annuitants		500 40
Total amount paid to policyholders	$	70,681 33
Cash paid to stockholders for interest and dividends		9,089 23
Taxes, licenses, fees or fines		3,206 75
Investment expenses: Commission on loans, $187.55; travelling expenses, $1,000; appropriation fees, $50		1,237 55
Head office salaries, $17,897; travelling expenses, $1,745.31; auditors' fees, $350; directors' fees, $1,463		21,455 31
Commissions, first year, $44,829.04; renewals, $11,739.14; advanced to agents, $10,087.79; cashiers' and agency travelling expenses,, $9,232.18; agency salaries, $5,320.80		81,208 95
Miscellaneous expenses, viz.:—Advertising, $1,397.06; books and periodicals, $33.10; exchange, $101.91; telephones, telegrams and express, $1,026.70; legal expenses, $47; medical fees, $7,224; office furniture, $1,493.34; postage, $1,015.15; printing and stationery, $2,846.10; rent, fuel and light, $5,820.75; insurance superintendence, $143.34; guarantee bond premiums $127.50; sundries, $1,029.14		22,305 09
Total expenditure	$	209,184 21

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$	868,363 86
Amount of income as above		345,272 99
Total	$	1,213,636 85
Amount of expenditure as above	$ 209,184 21	
Depreciation in value of assets	3,747 69	
		212,931 90
Balance, net ledger assets, at December 31, 1912	$	1,000,704 95

(Average rate of interest earned during 1912 on these invested assets was 5.63 per cent.)

THE CROWN LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	1,531	
Amount of said policies		$ 3,292,474 00
Amount of said policies reinsured in other licensed companies in Canada		300,736 00
Number of policies become claims during the year	34	
Amount of said claims	$ 82,000 00	
Amount of said claims reinsured	7,500 00	
Net amount carried out		74,500 00
Number of policies in force at date	5,513	
Amount of said policies	$10,015 879 00	
Amount of said policies reinsured in other licensed companies in Canada	817,512 00	
Net amount in force at December 31, 1912		9,198,367 00
Number of life annuities in force at December 31, 1912	1	
Amount of annual payments thereunder		500 40

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount
Policies in force at December 31, 1911:—				
Whole life	3,358	$ 5,647,190		
Endowment assurances	994	1,509,008		
Term and all other	159	527,081		
			4,511	$ 7,683,279 00
New policies issued:—				
Whole life	1,448	$ 2,984 895		
Endowment assurances	230	384,250		
All other	83	370,500		
			1,761	3,739,645 00
Old policies revived			52	103,476 00
Old, changed and increased			47	138,573 00
Totals			6,371	$11,664,973 00
Deduct terminations			858	1,649,094 00
Policies in force at December 31, 1912:—				
Whole life	4,219	$ 7,592,955		
Endowment assurances	1,100	1,690,525		
All other policies	194	732,398		
			5,513	$10,015,879 00

DETAILS OF TERMINATIONS.

	No.	Amount.
By death	32	$ 79,000 00
By maturity	2	3,000 00
By expiry	1	2,500 00
By surrender	23	30,000 00
By lapse	534	999,976 00
By change and decrease	42	101,678 00
By not taken	224	432,940 00
	858	$ 1,649.094 00

THE CROWN LIFE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

POLICIES REINSURED.

	No.	Amount
Whole life	129	$ 552,236 00
Endowment	13	47,000 00
All other	52	218,276 00
	194	$ 817,512 00

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit.	No.	Amount.	Reserve.
Life	3,793	$ 6,277,850	$ 527,822
Endowments	1,006	1,515,450	407,237
Totals	4,799	$ 7,793,300	$ 935,059
Less reinsured		7,236	452
Net	4,799	$ 7,786,064	$ 934,607

Without-Profit.	No.	Amount.	Reserve.
Life	426	$ 1,315,106	$ 89,781
Endowments	94	175,075	25,127
Term, &c	194	732,398	6,558
Totals	714	$ 2,222,579	$ 121,466
Less reinsured		810,276	49,615
Net	714	$ 1,412,303	$ 71,851
Grand totals	5,513	$ 9,198,367	$ 1,006,458

Life Annuities.	No.	Yearly amount payable.	Reserve.
Life annuities proper	1	$ 500 40	$ 5,153

Miscellaneous Statement.

1. Assurances were valued in groups; annuities individually.

2. Valuation age for assurances was age next birthday; for annuities age, last birthday.

3. (*a*) The few policies issued on lives resident in tropical or sub-tropical countries were valued the same as policies at Canadian rates.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*c*) Policies providing for the payment at death during certain periods of an amount less than the full amount of insurance were valued as if the full amount were payable throughout.

(*d*) In the valuation of policies issued at a fixed extra premium, the extra premium was disregarded.

(*e*) In the valuation of policies providing for disability benefits, for year of issue 1911 a reserve of 150 per cent of the gross premium was held, and for year of issue 1912 a reserve of 50 per cent of the gross premium.

4. (*a*) The surrender values under tropical and sub-tropical policies are the same as under policies issued at ordinary Canadian rates.

(*b*) No surplus has as yet been allotted to tropical and sub-tropical policies.

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 5.63 per cent.

THE CROWN LIFE—*Concluded.*

MISCELLANEOUS STATEMENT—*Concluded.*

7. DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

The division was made in accordance with the provisions of the company's charter which provides that the policyholders shall receive not less than 90 per cent of the total divisible surplus.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Typical policies were selected and the asset shares belonging to each calculated by a contribution method employing interest, mortality and expense factors. The interest factor employed was 5 per cent. except that on paid-up policies 4½ per cent was used. The rate of mortality was 80 per cent of the Select British Offices Life Table Om. The rates of expense were according to graded scales varying from 32 to 15 per cent of the gross premium according to the plan of the policy. The proper reserves were then deducted and 90 per cent of the balance set aside as Policyholders' Dividends. The dividend scales were then completed by a process of interpolation.

WITH-PROFIT POLICIES.

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in force.	Profits contingently apportioned.
1901	$ 87,680	$ 5,477 53
1902	453,500	18,049 55
1903	471,880	15,184 08
1904	493,960	11,798 66
1905	541,130	7,958 15
1906	389,420	3,053 59
1907	362,230	1,969 01
1908	427,450	.....
1909	472,500	.....
1910	691,250	.....
Totals	$ 4,391,000	$ 63,490 57

Deferred Dividend policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of Issue.	Amount in force.	Profits credited.
1911	$ 1,100,371	Nil.
1912	2,291,754	Nil.
Totals	$ 3,392,125	Nil.

THE DOMINION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President and Managing Director—THOMAS HILLIARD. | Secretary—P. H. ROOS. | Actuary—M. P. LANGSTAFF, A.I.A., F.A.S.

Vice-Presidents—P. H. SIMS, S. B. BRICKER, HON. JAS. MCMULLEN.

Principal Office—Waterloo, Ont.

(Incorporated, March 20, 1889, by 52 Vic., cap. 95; organized July 4, 1889. Commenced business in Canada, July 12, 1889.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	400,000 00
Amount paid up in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company		$ 21,500 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		2,298,157 58
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$22,285.73	
Amount of loans made to policyholders on the company's policies assigned as collaterals		171,145 72

Bonds owned by the company, viz:—

	Par value.	Book value.
Bracebridge, 1913 to 1919, 5 p.c.	$ 4,864 25	$ 4,882 25
City of Revelstoke, 1929, 5 p.c.	13,151 13	12,883 13
Cape Breton Electric, 1932, 5 p.c.	10,000 00	9,731 00
Kamloops, 1934, 5 p.c.	5,000 00	5,000 00
Springbank Irrigation District, 1913 to 1917, 6 p.c.	5,000 00	5,090 00
Parry Sound, 1913 to 1923, 5 p.c.	3,512 21	3,704 23
*Port Arthur, 1929 and 1934, 5 p.c.	15,000 00	16,023 00
Port Arthur, 1924, 4½ p.c.	1,000 00	1,000 00
Sault Ste. Marie, 1913 to 1917, 5 p.c.	3,900 00	3,900 00
Stephen, 1913 to 1917, 5 p.c.	750 00	754 00
*St. Catharines, 1921, 4 p.c.	10,220 00	10,220 00
*Edmonton, 1927, 5 p.c.	10,000 00	10,908 00
Sudbury, 1913 to 1920, 5 p.c.	7,001 41	7,056 41
*Victoria, 1951, 4 p.c.	10,000 00	10,000 00
Emo, 1913 to 1917, 5 p.c.	542 19	542 19

*In deposit with Receiver General...

THE DOMINION LIFE—*Continued.*

ASSETS—*Concluded.*

Bonds owned by the company—*Concluded.*

	Par value.	Book value.
Niagara, St. Catharines and Toronto Railway Co., 1929, 5 p.c.	$ 10,000 00	$ 10,000 00
Waterloo, 1913 to 1920, 1913 to 1930, 1913 to 1931, 4 p.c.	7,193 49	7,193 49
Waterloo, 1913 to 1927, 5 p.c.	8,518 81	8,518 81
Waterloo, 1913 to 1927, 4½ p.c.	3,302 47	3,200 47
Dominion Power and Trans. Co., 1921 and 1932, 5 p.c.	13,000 00	12,433 00
†City of Strathcona, 1947, 5½ p.c.	5,000 00	4,648 00
Quebec, R.R.L.H. & T. Co., 1939, 5 p.c.	5,000 00	4,668 00
Weyburn, 1949, 5 p.c.	5,000 00	5,105 00
†Nanaimo, 1960, 5 p.c.	10,000 00	10,000 00
Price Bros, 1940, 5 p.c.	9,733 33	8,419 34
Robt. Bell Engine and Threshing Co., 1941, 5 p.c.	9,000 00	9,281 00
City of Fernie, 1913 to 1917, 6 p.c.	3,391 54	3,391 54
Total par and book values	$ 189,080 83	$ 188,552 86

Carried out at book value		$ 188,552 86
Cash at head office		1,305 62
Fire insurance premiums advanced		165 39
Total ledger assets		$ 2,680,827 17

OTHER ASSETS.

Interest due, $23,555.06; accrued, $60,779.35		$ 84,334 41

	New.	Renewals.	
Gross premiums due and uncollected on policies in force	$ 31,085 11	$ 90,739 17	
Deduct commission payable thereon	17,096 80	5,444 35	
Net premiums due and uncollected	$ 13,988 31	$ 85,294 82	
Net deferred premiums (taken at 45 p.c. of new and 94 p.c. of renewals, gross)	813 12	7,796 10	
Net uncollected and deferred premiums			107,892 35
Total assets			$ 2,873,053 93

LIABILITIES.

††Amount computed on the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 2,263,317 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	17,878 60	
Total	$ 2,281,195 60	
Deduct value of policies reinsured in other companies	72,308 91	
*Net reinsurance reserve (no statutory deduction made). (Full deduction allowance permitted being $55,560.15)		$ 2,208,886 69
Present value of amounts not yet due on matured instalment policies		16,081 59
Claims for death losses, unadjusted	$ 16,730	
Claims for death losses, resisted in suit	9,000	
Total		25,730 00

††Computed by the Department.

*Based on Institute of Actuaries' Hm. Table with 3½ per cent interest for policies issued prior to Jan. 1, 1910, and on Om. (5) with interest at 3 per cent for policies issued subsequent to Dec. 31, 1909.

†In deposit with Receiver General.

THE DOMINION LIFE—*Continued.*

LIABILITIES—*Concluded.*

Due on account of office and other expenses	$	1,500 00
Premiums paid in advance		1,334 61
Taxes due and accrued		3,732 17
Borrowed money, $62,400; overdrafts: Bank of Toronto, $7,450.04; Bank of Commerce, $847.12; total, $70,697.16; less cash in Molsons Bank, $16,093.01		54,604 15
Shareholders' surplus account		57,198 38
Total liabilities	$	2,369,067 59
Excess of assets over liabilities	$	503,986 34
Capital stock paid up in cash		100,000 00
†Surplus over all liabilities and capital	$	403,986 34

(Including $306,573.42 surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911.)

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of Shareholders'Account, Dec. 31, 1911	$	51,429 00
Interest added during the year		10,916 52
Shareholders' proportion of profits		6,852 86
Total	$	69,198 38
Amount of dividends paid to shareholders		12,000 00
Balance of Shareholders' Account, Dec. 31, 1912	$	57,198 38

(Policyholders receive 90 per cent. of the distributive share of surplus and shareholders 10 per cent.)

INCOME.

Cash received for first year premiums	$ 78,788 24		
Less premiums paid for reinsurance	5,866 35		
Total net income from first year premiums		$ 72,921 89	
Cash received for renewal premiums	$ 368,482 37		
Renewal premiums paid by dividends	3,271 07		
Total	$ 371,753 44		
Less premiums paid for reinsurance	24,948 01		
Total net income from renewal premiums		346,805 43	
Cash received for single premiums		1,103 82	
Single premiums paid by dividends		3,922 44	
Cash received for single premiums for life annuities		1,050 00	
Total net premium ncome			$ 425,803 58
Cash received for interest			179,492 37
Total cash income			$ 605,295 95

† Surplus undistributed as between shareholders and policyholders.

THE DOMINION LIFE—*Continued.*

EXPENDITURE.

Cash paid for death losses	$ 41,142 00	
Cash paid on matured instalment policies	811 50	
Total amount paid for death claims (including $230 bonuses) ($9,142 accrued in previous years)		$ 41,953 50
Net amount paid for matured endowment claims (including bonuses, $305), ($1,000 accrued in previous years)		22,555 00
Cash paid to annuitants		721 80
Cash paid for surrendered policies		10,964 01
Cash dividends paid to policyholders		6,366 31
Cash dividends applied in payment of premiums		7,193 51
Total paid to policyholders		$ 89,754 13
Cash paid to stockholders for interest or dividends		12,000 00
Taxes, licenses, fees or fines		4,235 02
Investment expenses, viz.:—Commission on loans, $4,600; commission on collections of interest, $6,593.03		11,193 03
Cash paid for head office salaries, $17,778.43; head office travelling expenses, $1,941.30; auditors' fees, $250; directors' fees, $6,801.95		26,771 68
Cash paid for commissions, first year, $40,694.56; commissions, renewals, $18,127.65; agency salaries, $24,622.37; agency office rents, $2,359.45; agents' balances, $3,200.08; guarantee bonds, $126.85		89,130 96
Miscellaneous payments viz.:—Advertising, $3,128.38; exchange, $46.87; express, telegrams, telephones and light, $949.87; legal expenses, $107.28; medical fees, $6,759.24; office furniture, &c., $1,039.90; postage, $714.16; printing and stationery, $2,534.53; rent, $800; general expenses, $1,384.80; fire insurance, $55.40		17,520 43
Total cash expenditure		$ 250,605 25

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1911	$ 2,271,532 32
Amount of cash income as above	605,295 95
Total	$ 2,876,828 27
Amount of cash expenditure as above	250,605 25
Balance, net ledger assets, at Dec. 31, 1912, (being $2,680,827.17, less bank overdrafts $54,604.15)	$ 2,626,223 02

(The average rate of interest earned during 1912 upon the invested assets was 8 per cent.)

THE DOMINION LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for n cash	850	
Amount of said policies		$ 1,726,810 00
Amount of said policies reinsured in other licensed companies in Canada		146,500 00
Number of policies become claims (including matured endowments) during the year	52	
Amount of said claims		77,375 00
Number of policies in force at date	8,459	
Amount of said policies	$13,900,575 00	
Bonus additions thereto	35,780 00	
Total	$13,936,355 00	
Amount of said policies reinsured in other licensed companies in Canada	595,295 00	
Net amount in force, December 31, 1912		13,341,060 00
Number of life annuities in force at date	5	
Amount of annual payments thereunder		841 80

EXHIBIT OF LIFE ANNUITIES.

Life Annuities Proper.

	No.	Annual payments thereunder.
In force at December 31, 1911	4	$ 721 80
New annuities	1	120 00
In force at December 31, 1912	5	$ 841 80

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force, December 31, 1911:—				
Whole life	4,396	$ 7,515,757		
Endowment	3,363	4,454,115		
All other	40	231,250		
Bonus additions		29,535		
			7,799	$12,230,657 00
New policies issued:—				
Whole life policies	1,078	$ 2,288,560 00		
Endowment policies	267	484,750 00		
All other policies	25	127,000 00		
Bonus additions		7,025 00		
			1,370	2,907,335 00
Old policies revived			15	38,500 00
Old, changed and increased			6	11,300 00
Totals			9,190	$15,187,792 00
Deduct terminations			731	1,251,437 00
Policies in force at December 31, 1912:—				
Whole life	4,959	$ 8,874,135		
Endowment	3,444	4,714,690		
All other	56	311,750		
Bonus additions		35,780		
			8,459	$13,936,355 00

THE DOMINION LIFE—*Continued.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including $230 bonus additions)	36	$ 55,730 00
" maturity (including bonus additions, $395)	16	21,645 00
" surrender (including bonus additions, $135)	53	77,135 00
" lapse (including bonus additions, $20)	423	661,570 00
" not taken	193	356,160 00
" change and decrease	10	79,197 00
Total terminated (including bonus additions, $780)	731	$ 1,251,437 00

DETAILS OF POLICIES REINSURED.

Whole life	71	$ 355,795 00
Endowment	31	217,000 00
All other	4	22,500 00
Total	106	$ 595,295 00

*STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit.	No.	Amount.	Reserve.
Life	4,679	$ 8,207,726	$ 880,358 06
Endowments	3,277	4,598,408	1,167,984 83
Bonus additions		35,780	24,054 15
Shortened term			51,602 90
Totals	7,956	$ 12,841,914	$ 2,123,999 94
Less reinsured		425,532	41,601 67
Net	7,956	$ 12,416,382	$ 2,082,398 27
Without-Profit.			
Life	280	$ 666,409	$ 107,718 54
Endowments	167	116,282	42,578 56
Term, &c.	56	311,750	2,036 65
Totals	503	$ 1,094,441	$ 152,333 75
Less reinsured		169,763	30,707 24
Net	503	$ 1,924,678	$ 121,626 51
Grand Totals	8,459	$ 13,341,060	$ 2,204,024 78

LIFE ANNUITIES.

	No.	Yearly Amount Payable.	Reserve.
Life Annuities proper	5	$ 841 80	$ 4,861 91

MISCELLANEOUS STATEMENT.

1. Assurances and annuities were valued individually.

2. The valuation age for assurances was age next birthday at date of valuation; and for annuities age last birthday at date of valuation.

3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

*This valuation was based on Institute of Actuaries' Hm. Table with 3½ per cent. interest for policies issued prior to January 1, 1910, and on Om.(5) with interest at 3 per cent. for policies issued subsequent to December 31, 1909.

THE DOMINION LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Continued.*

(*c*) There was no modification made in the valuation of policies providing for the payment at death during certain periods of an amount less than the full amount of insurance.

(*d*) There was no extra reserve maintained for policies issued at a fixed extra premium, whether payable in one sum or annually.

(*e*) No policies have been issued providing for disability benefits.

4. See 3. (*a*).

5. There was no reserve held under limited and single premium policies on account of prepaid or limited loadings, and none required by the company's method of surplus distribution.

6. The average rate of interest earned on the invested assets was 8 per cent.

7. DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

An individual account is kept with each policyholder, who is credited with all payments made by him and sums standing to his credit, and interest thereon is allowed at the company's net rate 6½ per cent; he is charged each year with his share of expenses and death losses and with the year's reserve. In respect to the mortality charges, policies in the Abstainers' Section are charged 30 per cent. of the tabular rate, in the General 40 per cent., and in the Women's 90 per cent these percentages being found from the actual calculation of the death losses occurring in the year. The expense factors are as follows,—in the first year each policy is assessed 100 per cent. of the life rate plus $4.00; in succeeding years 8 per cent. of the gross premium for commission and tax charges, and 5 per cent. of the life rate plus $1.75 on account of general expense. The policyholders' account is carried from year to year until terminated by lapse, death or maturity. No surplus is carried to the shareholders' account until the final termination of the policy, at which time 10 per cent. of the profits is transferred.

In all classes of policies—with the exception of 'tontine' policies—which have been five or more years in force, no 'interim' surplus is forfeited in case of death between two dividend periods, but the assured is paid all profits to his credit up to the day of his death.

A shareholders' account is kept showing the payments made by the shareholders on account of capital stock and the amounts transferred to them from the share of their profits. The total amount to their credit is increased in any year by interest at the gross rate earned by the company less 10 per cent for the cost of investment. The dividend paid to them at the end of that year is deducted, their share of the profits (found as shown above) credited to them, and the balance carried forward to the next year, and so on from year to year.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Quinquennial Dividends.

An individual account is kept with each policy in the manner described above The quinquennial profits under any policy are distributed in one of three ways according to the choice of the assured at the outset of his policy, viz.: cash, reduction in premiums, or a paid up addition to the sum assured. The shareholders' 10 per cent is deducted and a small allowance in the nature of a 'safety-margin' retained. The deduction of this safety-margin does not operate against the interests of the assured, since all profits standing to the credit of the policy at the day of death are paid to the assured's representatives by the company.

THE DOMINION LIFE—*Concluded.*

MISCELLANEOUS STATEMENT—*Concluded.*

DISTRIBUTION OF PROFITS TO POLICYHOLDERS—*Concluded.*

Deferred Dividend Policies.

An individual account is kept with these policies in the same way as with the Quinquennial Distribution policies. At the completion of the dividend period of any policy, the assured is also given his share of the 'tontine' fund or forfeited surplus of those members in the same class and year of issue whose policies have been terminated after three years, but before completion of the dividend period, by death, surrender or lapse.

WITH-PROFIT POLICIES.

Deferred Dividend Policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in Force.	Profits contingently apportioned.
1889	$ 10,000 00	$ 1,174 99
1890	24,000 00	1,928 84
1891	51,500 00	2,753 26
1892	122,500 00	10,067 65
1893	123,500 00	10,241 69
1894	142,500 00	9,798 10
1895	173,000 00	8,159 86
1896	200,000 00	10,665 66
1897	181,500 00	18,663 91
1898	219,000 00	15,248 45
1899	479,750 00	38,036 43
1900	191,500 00	20,254 28
1901	254,850 00	26,144 40
1902	273,703 00	26,426 76
1903	313,350 00	28,245 06
1904	371,600 00	21,907 40
1905	517,450 00	23,922 03
1906	444,700 00	15,761 39
1907	540,415 00	11,348 69
1908	702,000 00	5,824 57
1909	708,670 00	.....
1910	679,250 00	.....
Totals	$ 6,724,738 00	$ 306,573 42

Deferred Dividend Policies issued subsequent to December 31, 1910, and amount of profits held to the credit of such policies.

Year of issue.	Amount in force.	Profits credited. thereto.
1911	$ 663,250 00	nil.
1912	1,184,500 00	nil.
Totals	$ 1,847,750 00	nil.

THE EDINBURGH LIFE ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—
The MARQUIS OF BREADALBANE, K.G.

Manager—
T. M. GARDINER.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—F. W. KINGSTONE | Head Office in Canada—Toronto.

(Established, August 29, 1823. Commenced business in Canada, 1857).

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 500,000 stg.	$ 2,433,333 33
Amount paid up in cash	100,000 "	486,666 67

ASSETS IN CANADA.

Amount of loans made to Canadian policyholders on the company's policies assigned as collateral			$ 3,474 80
Stocks and bonds in deposit with the Receiver General—	Par value.	Market value.	
Cape of Good Hope inscribed stock, 1917 or 1923, 4 per cent	$ 48,666 67	$ 48,666 67	
City of Belleville bonds, 1936, 4 per cent	30,000 00	27,300 00	
Town of Woodstock debentures, 1930, 4 per cent	17,000 00	15,640 00	
Total par and market values	$ 95,666 67	$ 91,606 67	
Carried out at market value			91,606 67
Interest due and accrued			119 48
Net outstanding premiums			21 67
*Total assets in Canada			$ 95,222 62

LIABILITIES IN CANADA.

Amount computed upon the statutory basis to cover the net present value all of Canadian policies, reversionary additions and premium reductions in force	$ 40,500 43	
Additional reserves to bring total reserves up to company's basis of valuation	2,107 27	
*Net reinsurance reserve		$ 42,607 70
Overdraft, Canadian Bank of Commerce, *re* loans recently made		18,552 71
Total liabilities in Canada		$ 61,160 41

† Excluding mortgages, not connected with policies but purchased as investments.
* Based on the British Offices (O M) Table with 3 per cent interest.

THE EDINBURGH LIFE—*Concluded.*

INCOME IN CANADA.

Net cash received for renewal premiums	$	898 81
Interest on mortgages		25,573 26
Interest on loans (excluding income from bonds and mortgages)		208 83
Total income in Canada	$	6,680 90

EXPENDITURE IN CANADA.

Total cash paid for death losses	$	1,671 71
Cash paid for agency salaries, $1,250; advisory committee fees, $250; commissions, $250; agency and advisory committee $280.35		2,030 35
Cash paid for taxes, licenses, fees or fines		90 86
Cash paid for legal fees		14 53
Total expenditure in Canada	$	3,807 45

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	1	
Amount of said claims	$	1,671 71
Number of policies in force in Canada at date	30	
Amount of said policies	$	41,469 62
Bonus additions thereto		14,757 20
Net amount in force at December 31, 1912		56,226 82

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

Policies in force at beginning of year.	No.	Amount.	No.	Amount.
Whole life policies	31	$ 42,442 93		
Bonus additions		15,455 57		
			31	$ 57,898 50
Deduct terminations			1	1,671 71
In force at end of year.				
Whole life	30	$ 41,469 59		
Bonus additions		14,757 20		
			30	$ 56,226 79

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses, $698.37)	1	$ 1,671 71
Total terminations (including bonuses, $698.37)	1	$ 1,671 71

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—W. A. DAY. | Secretary—WILLIAM ALEXANDER.

Principal Office—165 Broadway, New York.

Chief Agent in Canada—SEARGENT P. STEARNS. | Head Office in Canada—Montreal.

(Incorporated, July 26, 1859. Commenced business in Canada about October, 1868.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 100,000 00

ASSETS IN CANADA.

Loans on real estate, first liens	$ 773,000 00
Loans made to Canadian policyholders on the company's policies assigned as collaterals ($851,780.73 of this amount belongs to policies issued subsequent to March 31, 1878)	877,659 85

Securities on deposit with Receiver General:—

	Par value.	Market value.
City of Toronto bonds, 4 per cent, 1925	$ 292,000 00	$ 283,240 00
City of Montreal bonds, 4 per cent, 1925	190,000 00	186,200 00
City of Montreal Harbour Improvement, 3½ per cent, 1933	250,000 00	220,000 00
City of Montreal stock, 3½ per cent, 1942	68,133 33	58,594 38
Montreal Consol. Fund, 4 per cent, 1932	243,333 33	238,466 34
Province of Quebec bonds, 4 per cent, 1934	99,766 67	97,769 70
" stock, 3 per cent, 1937	274,933 33	222,695 73
City of Winnipeg debentures, 4 per cent, 1920-1935	510,000 00	489,700 00
City of St. Henri bonds, 4 per cent, 1937	125,000 00	116,250 00
City of St. Henri bonds, 4½ per cent., 1953	125,000 00	125,000 00
City of Quebec bonds, 4 per cent, 1927	35,500 00	34,435 00
Total par and market values	$ 2,213,666 66	$ 2,072,351 15

Carried out at market value	2,072,351 15

Held by trustees in accordance with the Insurance Act:—

	Par value.	Market value.
New York Central and Hudson River Railroad Co., 4 per cent. gold debentures, 1934	$ 1,000,000 00	$ 907,500 00
Lake Shore Coll. 3½ per cent bonds, 1998	4,100,000 00	3,198,000 00
Total par and market values	$ 5,100,000 00	$ 4,105,500 00

Carried out at market value	4,105,500 00
Cash at head office in Canada	474 87

THE EQUITABLE LIFE—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz:—		
Dominion Bank, Toronto	$ 17,480 83	
Canadian Bank of Commerce, Halifax	12,560 32	
Bank of Montreal, Montreal	26,594 07	
La Banque Provinciale du Canada, Montreal	2,538 13	
Union Bank of Canada, Winnipeg	13,186 92	
Total cash in banks		$ 72,360 27
Interest due, $2,403.03; accrued, $89,285.68		91,688 71

	New.	Renewals.	
Gross premiums due and uncollected on Canadian policies in force	$ 244 06	$ 45,828 25	
Deduct commission payable thereon	110 93	1,759 80	
Net premiums due and uncollected	$ 133 13	$ 44,068 45	
Net deferred premiums on policies in force (taken at 76·5 p.c. of gross)	1,909 29	18,992 54	
Net outstanding and deferred premiums			65,103 41
Total assets in Canada			$ 8,058,138 26

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all outstanding policies in Canada including reversionary additions, premium reductions and annuities in force	$ 6,605,845 00	
Net reinsurance reserve		$ 6,605,845 00
Present value of amounts not yet due on matured instalment policies		32,053 00
Claims for death losses, adjusted and unpaid		42,885 19
Claims for matured endowments, due and unpaid		5,200 00
Dividends or bonuses to Canadian policyholders, due and unpaid		11,880 30
Due on account of office and other expenses		1,988 44
Premiums paid in advance		2,304 68
Interest on policy loans		18,029 33
Taxes, due and accrued		8,171 65
Total liabilities in Canada (including $300,540.40 on policies issued prior to March 31, 1878)		$ 6,728,357 59

(After setting aside $7,000 for the payment of the authorized dividend to stockholders, the remainder of the surplus earned during the year is held in the interest of or paid to the policyholders).

*Based upon the Institute of Actuaries' Hm. Table with interest at 4 per cent for business issued prior to Jan. 1, 1901. Joint Life policies issued prior to 1898 were valued on the American Experience Table, interest at 4 per cent, Child's endowments and Survivorship assurances issued prior to 1898 were valued on Carlisle Experience Table, with interest at 4 per cent. On business issued subsequent to Dec. 31, 1900, the American Experience Table, interest at 3½ per cent. Child's endowments, annual premium and survivorship assurances 1898-1906, Carlisle Experience Table with interest at 3½ per cent. Child's endowments single premium, 1898-1906, Peerage Experience Table with interest at 3½ per cent. Joint Life 1898-1906, on Hm. Table, 3½ per cent interest. Annuities, regular and deferred to 1898, Actuaries' Experience Table 4 per cent interest; Two life to 1898, Hm. 4 per cent interest. Survivorship to 1898, Carlisle Experience Table 4 per cent. Annuities, regular, deferred and two life 1898-1906, Government Annuitants Table, 3½ per cent interest. Survivorship 1898 to 1906, Carlisle Experience Table with interest at 3½ per cent. All annuities 1898 and after—McClintock's Table 3½ per cent interest. Supplementary Contracts—American Experience Table with interest at 3 and 3½ per cent. All non-participating policies excepting term policies issued betweenDecember 31, 1897, and January 1, 1907; all paid up policies issued between December 31, 1900, and January 1, 1907, where the original policy was valued at 3½ or 4 per cent interest and all policies, issued subsequent to Decemer 31, 1900, whose premiums were based on 4 per cent interest were based on American Experience Table with interest at 3½ per cent. Term assurances 1898-1906, American Experience Table with interest at 3 per cent.

THE EQUITABLE LIFE—*Continued.*

INCOME IN CANADA.

Cash received for first year premiums	$ 82,361 85	
First year premiums paid by surrender values	18 20	
Cash received for renewal premiums	$ 668,813 89	
Renewal premiums paid by dividends	33,357 04	
Total income from renewal premiums	702,170 93	
Cash received for single premiums for life annuities	1,294 83	
Cash received for annual premiums for life annuities	134 70	
Total net premium income		$ 785,980 51
Interest or dividends on investments		368,740 38
Interest on overdue premiums		596 61
Total income in Canada		$ 1,155,317 50

EXPENDITURE IN CANADA.

Cash paid for death losses ($125,569.09 accrued in previous years; $5,464.08 reversionary bonuses)	$ 441,892 46	
Payments on matured instalment policies	2,340 56	
Cash paid for matured endowments ($110.90 reversionary bonuses)	130,098 00	
Net amount paid for death claims and matured endowments		$ 574,331 02
Cash paid to annuitants		19,039 79
Amount paid for surrendered policies		205,080 35
Cash dividends paid to Canadian policyholders		156,550 85
Cash dividends applied in payment of premiums		32,632 88
Total net amount paid to policyholders		$ 987,634 89
Cash paid for licenses, taxes, fees or fines		10,354 94
Cash paid for commissions, first year, $38,576.82; commissions, renewals, $23,371.18; agency salaries, $12,714.95; agency travelling expenses, $775.75		75,438 70
Sundry payments, viz.:—Advertising, $623.12; exchange, $637.95; express, telegrams and telephones, $558.51; legal expenses, $122; medical fees, $5,455; office furniture, $203.65; postage, $1,331.65; printing and stationery, $63.41; rent, fuel and light, $4,862.38; duty, $613.59; sundries, $136.26		14,607 52
Total expenditure in Canada		$ 1,088,036 05

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	1,086	
Amount of said policies		$ 2,422,284 00
Number of policies become claims during the year	215	
Amount of said claims		490,502 00
Number of policies in force at date	10,655	
Amount of said policies	$22,043,310	
Bonus additions thereto	256,722	
Total net amount in force at December 31, 1912		22,300,032 00
Number of life annuities in force at December 31, 1912	48	
Amount of annual payments thereunder		22,661 12

THE EQUITABLE LIFE—*Continued.*

EXHIBIT OF LIFE ANNUITIES (CANADIAN BUSINESS).

	Life Annuities Proper.		*Life Annuities arising out of Life Assurance contracts.*	
	No.	*Annual Payments.*	*No.*	*Annual Payments.*
At end of previous year	41	$20,266 12	5	$1,675 00
New annuities	2	720 00	..	.....
Totals	43	$20,986 12	5	$ 1,675 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	7,878	$ 16,666,800		
Endowment	1,943	3,301,352		
Term and all other	463	1,226,111		
Bonus additions		225,228		
			10,284	$21,419,501 00
New policies issued:—				
Whole life	876	$ 2,023,100		
Endowment	173	208,839		
Term and all other	137	366,250		
Bonus additions		38,206		
			1,186	2,636,395 00
Old policies revived			15	37,694 00
Old, changed and increased			23	53,446 00
Total			11,508	$24,147,036 00
Deduct policies terminated			853	1,847,004 00
Policies in force at end of year:—				
Whole life	8,205	$ 17,511,453		
Endowment	1,914	3,191,512		
Term and all other	536	1,340,340		
Bonus additions		256,722		
			10,655	$22,300,032 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death (including bonuses, $5,109)	126	$ 354,404 00
Policies terminated by maturity (including bonuses, $96)	89	136,098 00
Policies terminated by expiry	34	115,533 00
Policies terminated by surrender (including bonuses, $1,507)	261	484,923 00
Policies terminated by lapse	225	436,493 00
Policies terminated by change and decrease	23	110,720 00
Policies terminated by not being taken	95	208,833 00
Total terminated (including bonuses, $6,712)	853	$ 1,847,004 00

DETAILS OF POLICIES ISSUED PREVIOUS TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $47,108)	211	$ 505,772 00
Revived or increased during the year (including $7,584 bonus additions)	1	9,584 00
Policies terminated (including bonus additions, $849)	14	52,919 00
Policies in force at date of statement (including bonus additions, $53,843)	198	462,437 00

SESSIONAL PAPER No. 8

THE EQUITABLE LIFE—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES.—CANADIAN POLICIES.

With-Profit—	No.	Amount.	Reserve.
Life	7,107	$ 16,235,285	$ 4,053,538
Endowments	1,807	3,136,455	1,472,177
Term, &c	422	1,193,250	55,461
Bonus additions		256,722	159,561
Premium reductions			2,099
Totals	9,336	$ 20,821,712	$ 5,742,836
Without-Profit—			
Life	1,098	$ 1,276,173	$ 658,132
Endowments	107	55,057	44,543
Term, &c	114	147,090	3,276
Totals	1,319	$ 1,478,320	$ 705,951
Grand totals	10,655	$ 22,300,032	$ 6,448,787

LIFE ANNUITIES (CANADIAN).

	No.	Yearly Amount Payable.	Reserve.
Arising out of Life Assurance contracts	5	$ 1,675 00	$ 32,752
Life Annuities Proper	43	20,986 12	124,306
Totals	48	$ 22,661 12	$ 157,058

MISCELLANEOUS STATEMENT.

1. All the policies of the same class, year of issue, kind and age were grouped together.

2. The valuation age for assurances was determined by adding the difference between the year of valuation and the year of issue to the age at issue and adding one half year; and for annuities, by adding the difference between the year of valuation and the year of issue to the integral age attained in the year of issue, and adding one half year.

3. (*a*) For policies issued at premiums corresponding to ages higher than the true ages, the reserve at the higher age was used.

(*b*) The reserve for a decreasing insurance was deducted from the reserve on the regular policy in the case of policies providing for payment at death during certain periods of an amount less than the full amount of insurance.

(*c*) In the valuation of policies issued at a fixed extra premium, whether payable in one sum or annually, no account was taken of the extra premium.

(*d*) In the valuation of policies providing for disability benefits, an extra disability reserve was computed, being calculated upon the amount of insurance for each year, kind and age.

4. There is no additional reserve held under limited and single premium policies on account of prepaid or limited loadings.

5. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

After setting aside from the surplus earned during the year the sum of $7,000 for the payment of the authorized dividend upon the capital stock, the remainder is held in the interest of or paid to the policyholders.

THE EQUITABLE LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Continued.*

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Annual Dividends.

The following is the rule for the computation of annual dividends payable in 1912. From the ordinary premium due in 1911, taken on the annual basis deduct an expense charge beginning at 13½ per cent of the mean between the gross annual premium and the net Ordinary Life annual premium at the same age for the first policy year. The expense charge decreases by 4 per cent of itself each year to 60 per cent for the 11th year, then by 3 per cent each year to 30 per cent for the 21st year, then by 2 per cent each year to 20 per cent for the 26th year, then by 1 per cent each year to 15 per cent for the 31st year, remaining uniform thereafter at 15 per cent of the initial amount, but ceasing in any case when the policy becomes paid-up. Add the balance of the premium to the terminal reserve in 1911 and to the sum add interest at 4.3 per cent for each year. From the total deduct the cost of insurance according to the American Experience Table and the terminal reserve at the anniversary in 1912. The balance is the cash dividend payable in 1912 unless the result of such computation would give a dividend less than was declared on the same policy in 1911, in which case the same cash dividend is declared in 1912 as was declared in 1911 if the premium was the same in 1911 as in 1910.

Quinquennial Dividends.

The annual dividends payable on similar policies during the years 1907 to 1910 inclusive were applied as net single premiums to the purchase of Pure Endowments payable in 1911 and to the sum of these the amount of the annual dividends payable in 1911 was added. The total constitutes the dividend declared on 5-year dividend policies. The above applies to dividends declared in 1911 as none were declared in 1912.

Deferred Dividends.

On policies in the Deferred Dividend classes, a special account is kept of income and disbursements, so that the amount of the Deferred Dividend Fund—that is the amount of assets derived from policies in the Deferred Dividend classes—can be ascertained for the end of every year. The Deferred Dividend Fund is credited with all premiums received on Deferred Dividend policies, is charged with a proper proportion of the expenses, receives credit for interest on its accumulations proportionate to that earned on the total funds of the Society, and is charged with losses by death on Deferred Dividend policies, and the values of such policies as reach the end of their dividend periods, or are surrendered previous to that time. At the end of every year, the total amount of the Deferred Dividend Fund, and the total amount of reserve and other liabilities on Deferred Dividend policies are calculated, and the difference between these amounts is the surplus derived from Deferred Dividend contracts.

As Deferred Dividend policies, after completing their periods, cannot participate in future divisions of Deferred Dividend surplus, careful computations are made of the amounts to be apportioned to policies at the end of their dividend periods. It would apparently have simplified the calculations to have made separate classes for every year of issue of policies with the same features and conditions, so that there would have been no mingling of claims of policies leaving

THE EQUITABLE LIFE—*Continued.*

Miscellaneous Statement—*Concluded.*

a class with the claims of policies remaining in the class; but an insuperable objection to this plan is, that in small numbers, and even in numbers of considerable magnitude, irregularities will arise which would be troublesome in practice, and would cause grave suspicion of unfairness, while it is desirable in all life insurance calculations to take advantage of the largest averages attainable.

It was decided, therefore, that all policies with similar conditions, no matter in what year issued, should be classified together for the purpose of determining the proper amounts of dividends to be apportioned, and the following plan was adopted: Rates of interest, mortality, expenses, lapse and surrender, were assumed, based upon past experience. On the bases of these rates, calculations of the amount of surplus which would be realized on policies taken out at every age and of every kind, at the end of their dividend periods, were made, and estimated surpluses were computed for the issues of every year at the end of every policy year during their periods. By simply uniting these computations, in any year, the expected, or estimated surplus, on the entire amount of the Deferred Dividend policies included in the various classes can be readily ascertained. The total expected surplus, when compared with the total actual surplus, which is ascertained as described above, gives a ratio which is applied to the estimated surplus on policies at the end of their periods, and in this manner the actual surplus which is apportioned to such policies was obtained.

With-Profit Policies (Canadian Business).

Deferred Dividend Policies issued prior to Jan. 1, 1911. No contingent apportionment of profits has yet been made.

Year of Issue.	Am't. Deferred Dividend Policies in force.
1893	$ 698,991
1894	484,549
1895	316,725
1896	497,930
1897	547,842
1898	605,075
1899	611,661
1900	872,155
1901	776,230
1902	796,158
1903	1,127,260
1904	939,790
1905	598,500
1906	276,000
Total	$ 9,148,866

General Business Statement for the Year ending December 31, 1912.

INCOME.

Total premium income	$54,831,278 81
Consideration for supplementary contracts not involving life contingencies	240,584 39
Dividends left with the company to accumulate at interest	141,578 10
Received for interest and dividends	21,072,215 61
Received for rent	1,027,751 30

THE EQUITABLE LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*

INCOME—*Concluded.*

Agents' balances previously charged off	$	8,029 51
Gross profit on sale or maturity of ledger assets		261,332 96
Gross increase, by adjustment, in book value of ledger assets		189,698 00
Income from other sources		31,511 83
Total income	$	77,803,980 51

DISBURSEMENTS.

Total amount paid for losses and matured endowments	$	29,539,773 37
Cash paid to annuitants		1,271,774 10
Cash paid for surrendered policies		11,843,817 20
Surrender values applied to pay new and renewal premiums		44,150 76
Dividends paid to policyholders in cash		9,817,306 85
Dividends applied to pay renewal premiums		2,035,783 53
Dividends applied to purchase paid-up additions and annuities		1,152,093 90
Dividends left with the company to accumulate at interest		141,578 10
Expenses of investigation and settlement of policy claims		14,291 07
Paid for claims on supplementary contracts not involving life contingencies		261,807 54
Dividends and interest thereon held on deposit surrendered during the year		24,382 89
Paid stockholders for interest or dividends		7,000 00
Cash paid for commissions to agents		4,982,794 98
Medical examiners' fees and inspection of risks		371,097 87
Commuted renewal commissions		73,590 07
Compensation of managers and agents not paid by commission		127,692 39
Salaries and all other compensations of officers, directors, trustees and home office employees		1,424,402 21
Salaries and allowances for agencies, including managers, agents and clerks		1,298,524 85
Agency supervision, travelling and all other agency expenses		335,226 23
State taxes on premiums, Insurance Department licenses and fees		596,333 29
Taxes on real estate		161,976 78
All other licenses, fees and taxes		302,285 64
Rent		177,698 83
Advertising, printing and stationery, postage, telegraph and exchange		255,773 85
Legal expenses		63,899 48
Furniture, fixtures and safes		88,823 32
Repairs and expenses on real estate		283,863 11
Agents' balances charged off		276,585 16
Loss on sale or maturity of ledger assets		3,457 00
Decrease, by adjustment, in book value of ledger assets		1,303,123 01
Miscellaneous expenditure		412,350 73
Total disbursements	$	68,693,258 11

SESSIONAL PAPER No. 8

THE EQUITABLE LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*

LEDGER ASSETS.

Real estate	$29,008,032 44
Mortgage loans on real estate, first liens	98,885,046 94
Loans secured by pledge of bonds, stocks or other collateral	100,000 00
Loans on the company's policies assigned as collateral	77,890,952 55
Book value of bonds and stocks owned	291,037,555 00
Cash on hand, in banks and in trust companies	6,820,288 53
Bills receivable, agents' and other balances	1,297,368 74
Cash in transit	581,709 21
Total ledger assets	$505,620,953 41

NON-LEDGER ASSETS.

Interest due and accrued	$ 4,743,944 82
Rents due and accrued	133,465 74
Net amount of uncollected and deferred premiums	4,876,416 73
Gross assets	$515,374,780 70
Deduct assets not admitted	2,055,579 41
Total admitted assets	$513,319,201 29

LIABILITIES.

*Net reinsurance reserve	$418,866,210 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	2,400,777 00
Liability of policies cancelled upon which a surrender value may be demanded	69,922 29
Total unsettled policy claims	2,731,165 70
Due and unpaid on supplementary contracts not involving life contingencies	4,419 98
Dividends left with the company to accumulate at interest	334,883 34
Premiums paid in advance	285,554 23
Unearned interest and rent paid in advance	1,742,889 72
Commissions to agents, due or accrued	124,066 54
Due or accrued for salaries, rents, office expenses, bills and accounts	127,329 77
Medical examiners' and legal fees	47,860 67
State, county and municipal taxes due or accrued (estimated)	890,549 98
Dividends or other profits due to policyholders	943,890 16
Dividends declared or apportioned to annual dividend policies	3,980,000 00
Dividends declared or apportioned to deferred dividend policies	9,689,600 00
Reserve for unreported death losses	450,000 00

*Computed according to the Actuaries' Table of Mortality, with 4 per cent interest on issues to 1900 and American Experience Table of Mortality with 3½ per cent interest on issues 1898 to 1906, and the American Experience Table of Mortality with 3 per cent interest on issues 1895 to 1912. The same Tables are used for reversionary additions.

THE EQUITABLE LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

LIABILITIES—*Concluded.*

Fire insurance indemnity fund	$	33,323 12
Deposits on account of insurance		258,219 88
Capital stock		100,000 00
Unassigned funds (surplus) including deferred dividend funds		70,227,104 05
Fire relief fund		11,434 86
Total liabilities	$	513,319,201 29

EXHIBIT OF POLICIES.

Number of new policies issued during the year	64,375	
Amount of said policies	$	151,758,035 00
Number of policies terminated	36,541	
Total amount terminated		99,806,491 00
Number of policies in force at date of statement	563,683	
Net amount of said policies		1,429,211,848 00

THE EXCELSIOR LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—DAVID FASKEN, B.A., K.C. | Vice-Presidents—S. J. PARKER, R. GRASS and A. FASKEN.
General Manager and Chief Agent—EDWIN MARSHALL.
Secretary-Treasurer—CHAS. Q. PARKER. | Actuary—T. A. DARK.

Principal Office—Toronto.

(Incorporated by letters patent bearing the date of August 7, 1889, under "The Ontario Joint Stock Companies Letters Patent Act;" amended by Orders of the Lieutenant Governor in Council bearing dates December 11, 1889, May 5, 1897, and December 21, 1899. Commenced business in Ontario, October 15, 1890. Dominion license issued June 23, 1897.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$	500,000 00
Amount paid up in cash		75,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate	$	114,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		2,115,176 25
Amount of loans on security of reversion, $92,222.50; on collateral, $670		92,892 50
Amount of loans made to policyholders on company's policies assigned as collaterals		229,742 64
Premium obligations on policies in force		501 45

Bonds and debentures deposited with the Receiver General, viz.:—

	Par value.	Book and Market value.
Province of New Brunswick, 1936, 4 p.c.	$ 20,000 00	$ 19,600 00
County of Middlesex, 1924, 4 p.c.	15,000 00	14,100 00
Canada Permanent Mortgage Corporation, 1915, 4 p.c.	2,000 00	2,000 00
City of St. John, 1935, 4 p.c.	10,000 00	9,400 00
Town of Collingwood, 1915-1918, 5 p.c.	7,000 00	7,000 00
Total par, book and market values	$ 54,000 00	$ 52,100 00

Carried out at book and market value		52,100 00
Cash on hand at head office and branches		28,212 91

THE EXCELSIOR LIFE—*Continued.*

ASSETS—*Concluded.*

Cash in banks—		
Union Bank of Canada, Winnipeg	$ 11,455 23	
Union Bank of Canada, Saskatoon	6,317 71	
Union Bank of Canada, Edmonton	5,962 15	
Bank of Hamilton, Winnipeg	5,673 89	
Bank of Toronto, Vancouver	1,558 64	
Total	$ 30,967 62	
Less overdraft Bank of Toronto, Toronto	25,791 71	
Balance, cash in banks		$ 5,175 91
Office furniture, $5,827.35; office library, $113.39; suspense, $173.96		6,114 70
Sundry open accounts		1,590 12
Total ledger assets		$ 2,645,506 48

OTHER ASSETS.

Interest due, $36,646.37; accrued, $61,110.90			$ 97,757 27
Rents accrued			366 67
	Monthly.	Ordinary.	
Gross premiums due and uncollected on policies in force	$ 55 15	$ 109,786 92	
Deduct commission payable thereon	11 03	10,978 69	
Net premiums due and uncollected	$ 44 12	$ 98,808 23	
Net deferred premiums on policies in force (taken at 80 and 90 p.c. gross)	1,256 56	21,287 33	
Net uncollected and deferred premiums			121,396 24
Total assets			$ 2,865,026 66

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 2,428,233 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	42,578 00	
Total	$ 2,470,811 00	
Deduct value of policies reinsured in other companies	63,875 00	
*Net reinsurance reserve (no statutory deduction made) (Full deduction allowance permitted being $63,237)		$ 2,406,936 00
Present value of amounts not yet due on matured instalment policies		11,705 70
Claims for death losses, unadjusted	$ 21,200 00	
Claims for death losses, resisted—not in suit	1,000 00	
Claims for death losses, resisted—in suit	5,000 00	
Total		27,200 00

*Computation based on the Hm. Table of Mortality of the Institute of Actuaries, with interest at 3½ per cent except for monthly business which is based on Hm. Table of Mortality with interest at 4½ per cent. Reserve on life and limited payments for years 1910, 1911 and 1912 based on Hm. with interest at 3 per cent.

THE EXCELSIOR LIFE—*Continued.*

LIABILITIES—*Concluded.*

Amount of dividends to stockholders, due and unpaid		$ 13 50
Due on account of office and other expenses		5,295 26
Premiums paid in advance, $2,775.72; interest, $9,957.00		12,732 72
Taxes due and accrued		4,500 00
All other liabilities (dividends acct.)		3,000 00
Shareholders' surplus account		17,561 32
Total liabilities		$ 2,488,944 50
Excess of assets over liabilities		$ 376,082 16
Capital stock paid up in cash		75,000 00
†Surplus above all liabilities and paid up capital		$ 301,082 16

(Including $269,069.91 surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911.)

SHAREHOLDE S' SURPLUS ACCOUNT.

Balance of shareholders' account, December 31, 1911	$ 12,001 20
Interest added during the year	5,786 86
Shareholders' proportion of profits	773 26
Profits on non-participating business transferred	5,000 00
Total	$ 23,561 32
Amount of dividends paid shareholders during the year	6,000 00
Balance of shareholders' account, December 31, 1912	$ 17,561 32

(Policyholders receive 90 per cent of distributive share of surplus and shareholders 10 per cent.)

INCOME.

Cash received for first year's premiums	$ 95,961 36		
Less premiums paid for reinsurance	6,407 75		
Total net income from first year's premiums		$ 89,553 61	
Cash received for renewal premiums	$ 416,248 77		
Less premiums paid for reinsurance	13,279 22		
Total net income from renewal premiums		402,969 55	
Cash received for single premiums		4,870 13	
Cash received for monthly business		3,628 05	
Total net premium income			$ 501,021 34
Received for interest on investments			164,276 32
Received for rents			7,943 14
Total income			$ 673,240 80

†Undistributed surplus as between shareholders and policyholders.

THE EXCELSIOR LIFE—*Continued.*

EXPENDITURE.

Cash paid for death losses	$ 66,359 80	
Payments on matured instalment policies	1,222 50	
Net amount paid for death claims ($14,433 of which accrued in previous years)		$ 67,582 30
Cash paid for matured endowments		17,540 00
Cash paid to annuitants		1,070 00
Matured investment policies		10,750 72
Cash paid for surrendered policies		14,928 06
Cash dividends paid to policyholders		6,959 36
Total paid to policyholders		$ 118,830 44
Cash paid to stockholders for interest or dividends		6,113 10
Taxes, licenses, fees or fines		6,074 33
Paid for investment expenses: Commission on loans, $3,631.65; salaries and office expenses, $13,411.30; inspections, $1,353.54; total, $18,396.49; less compensation for looking after Gooderham loans, $1,010.50; commission on fire insurance premiums, $710.13; fees charged to mortgagors (Inspections), $2,253.48		14,422 38
Head office salaries, $20,464.77; travelling expenses, $181.44; directors' fees, $4,366.65; auditors' fees, $800		25,812 86
Commissions, first year, $26,873.99; do., renewal, $5,925.10; agency sundry expenses, $14,678.38; agency salaries, $54,023.49; agency travelling expenses, $13,494.07; commissions (monthly), $517.51; do., advanced to agents and accounts written off, $643.67;		116,156 21
Miscellaneous expenses, viz.:—Advertising, $2,867.01; exchange, $115.98; express, telegrams and telephones, $484.34; legal expenses, $2,055.66; medical fees and inspection of risks, $13,572.72; office furniture, &c., written off, $692.57; postage, $832.09; printing and stationery, $2,696.88; rent, fuel and light, $3,573.30; sundries, $365.49		27,256 04
Total expenditure		$ 314,665 36

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911		$ 2,288,401 04
Amount of cash income as above		673,240 80
Total		$ 2,961,641 84
Amount of expenditure as above	$ 314,665 36	
Written off debentures	1,470 00	
Total		316,135 36
Balance, net ledger assets, at December 31, 1912		$ 2,645,506 48

(The average rate of interest earned during 1912 upon these invested assets was 7.72 per cent.)

THE EXCELSIOR LIFE—*Continued.*

MISCELLANEOUS.

Number of policies reported as taken during the year in Canada and paid for in cash (ordinary, 1,626; monthly, 57)....1,683		
Amount of said policies (ordinary, $2,674,836; monthly, $5,972.50)		$ 2,680,808 50
Amount of said policies reinsured in other licensed companies.....		167,500 00
Number of policies become claims during the year (including matured endowments) (ordinary, 71; monthly, 11).....82		
Amount of said claims (ordinary, $80,619.80; monthly, $1,457.00)		82,076 80
Number of policies in force in Canada at date (ordinary, 11,968; monthly, 643).....12,611		
Amount of said policies	$16,714,550 70	
Bonus additions thereto	3,624 25	
Total	$16,718,174 95	
Amount of said policies reinsured in other licensed companies	629,710 00	
Net amount in force at December 31, 1912, (ordinary, $16,009,392.95; monthly, $79,072)		16,088,464 95
Number of life annuities in force at date.....2		
Amount of annual payments thereunder		1,070 00

EXHIBIT OF LIFE ANNUITIES.

	Life Annuities No.	*Proper.* Annual Payments.
In force at December 31, 1911..	2	$ 1,070
New Annuities		
In force at December 31, 1912..	2	$ 1,070

EXHIBIT OF POLICIES.

(Ordinary Policies.)

	No.	Amount.	No.	Amount.
Policies in force at December 31, 1911:—				
Whole life	7,769	$10,355,256 80		
Endowment	3,182	3,856,251 90		
Term and all other	219	622,400 00		
Bonus additions		4,101 15		
			11,170	$14,838,009 85
New policies issued:—				
Whole life	1,465	$ 2,419,136 00		
Endowment	441	670,338 00		
Term and all other	84	300,500 00		
Bonus additions		50 00		
			1,990	3,390,024 00
Old policies revived			22	28,500 00
Old, changed and increased			6	27,666 00
Total (including $4,151.15 bonuses)			13,188	$18,284,199 85
Deduct policies which have ceased to be in force			1,220	1,645,096 90
Policies in force at December 31, 1912:—				
Whole life	8,360	$11,643,558 80		
Endowment	3,348	4,204,619 90		
Term and all other	260	787,300 00		
Bonus additions		3,624 25		
			11,968	$16,639,102 95

THE EXCELSIOR LIFE—*Continued.*

DETAILS OF ORDINARY POLICIES TERMINATED DURING THE YEAR.

	No.	Amount.
By death (including $164.80 bonus additions)	57	$ 65,669 80
By maturity	14	14,950 00
By expiry	11	21,000 00
By surrender (including $362.10 bonus additions)	158	213,443 10
By lapse	701	891,768 00
By change and decrease	7	40,266 00
By not being taken	272	398,000 00
Total terminated (including $526.90 bonus additions)	1,220	$ 1,645,096 90

DETAILS OF ORDINARY POLICIES REINSURED.

	Amount.
Whole life	$ 514,010 00
Endowment	73,700 00
Term and all other	42,000 00
Total	$ 629,710 00

INDUSTRIAL OR 'MONTHLY' POLICIES.

Policies in force at December 31, 1911:—

	No.	Amount.	No.	Amount.
Whole life	366	$ 55,485 50		
Endowment	310	28,267 50		
			676	$ 83,753 00

New policies issued:—

Endowment	3	$ 94 00		
			3	94 00
Old policies revived			54	5,878 50
Total			733	$ 89,725 50
Deduct policies terminated			90	10,653 50

Policies in force at December 31, 1912:—

Whole life	338	$ 51,394 50		
Endowment	305	27,677 50		
			643	$ 79,072 00

DETAILS OF INDUSTRIAL POLICIES TERMINATED DURING THE YEAR.

	No.	Amount.	No.	Amount.
Policies terminated by death	11	$ 1,457 00		
Policies terminated by surrender	20	1,993 00		
Policies terminated by lapse	59	7,203 50		
Total terminated			90	$ 10,653 50

THE EXCELSIOR LIFE—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES.

(Ordinary.)

With-Profit—	No.	Amount.	Reserve.
Life	7,864	$ 10,668,110	$ 1,220,051
Endowments	2,882	3,534,203	971,932
Bonus additions		3,624	2,158
Premium reduction		.....	288
Totals	10,746	$ 14,205,937	$ 2,194,429
Less reinsured		459,210	50,005
Net	10,746	$ 13,746,727	$ 2,144,424

Without-Profit—	No.	Amount.	Reserve.
Life	383	$ 935,650	$ 85,692
Endowments	391	654,125	118,516
Term, &c	259	786,300	5,177
Totals	1,033	$ 2,376,075	$ 209,385
Less reinsured		170,500	13,870
Net	1,033	$ 2,205,575	$ 195,515
Grand totals	11,779	$ 15,952,302	$ 2,339,939

(Monthly.)

Without-Profit—	No.	Amount.	Reserve.
Life	338	$ 51,394 50	$ 11,608 00
Endowments	305	27,677 50	14,921 00
Totals	643	$ 79,072 00	$ 26,529 00

(Paid-up Insurance.)

Without-Profit—	No.	Amount.	Reserve.
Life	113	$ 39,798 80	$ 16,928 00
Endowments	75	16,291 90	12,285 00
Term, &c	1	1,000 00	.....
Totals	189	$ 57,090 70	$ 29,213 00

LIFE ANNUITIES.

	No.	Yearly am't payable.	Reserve.
Life annuities proper	2	$ 1,070 00	$ 11,255 00

Miscellaneous Statement.

1. Assurances were valued in groups; annuities individually.

2. The valuation age for assurances was taken at age next birthday; for annuities age last birthday.

3. (*a*) Policies issued on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates were valued as though issued at ordinary rates.

(*b*) Policies issued at premiums corresponding to ages higher than the true ages were valued as though issued at the ordinary ages.

(*c*) Policies providing for payments at death during certain periods, of an amount less than the full amount of insurance were valued as ordinary policies.

THE EXCELSIOR LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

(*d*) Policies issued at a fixed extra premium, whether payable annually or not, were valued as though issued at the ordinary rates.

(*e*) In the valuation of policies providing for disability benefits a reserve equal to one-half of the annual premium is maintained.

4. As regards surrender values and surplus allotted, tropical and sub-tropical policies are treated as if issued at ordinary rates.

5. There is no reserve held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 7·72 per cent.

7. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

The Shareholders' Fund at the beginning of the year is credited with interest at the net rate earned, and also with 10 per cent of the profits to be distributed during the year (the remaining 90 per cent belonging to the Policyholders). At the option of the Directors any profits on non-participating business may also be transferred to the Shareholders' Fund. The Fund is charged with all payments to Shareholders, with any losses on non-participating business, and its proportion of any losses which may be sustained on investments.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Quinquennial dividends.

The dividends for the first quinquennial period were computed in the same manner as deferred dividends. The quinquennial dividends for other periods were computed by a compound reversionary bonus system, now discontinued.

Deferred dividends.

The deferred dividends were computed by a modified 'asset share' method, by which a certain percentage of the premium was deducted for expenses, the percentage varying with the plan and, except for Endowments of specified terms, with the age also. On the Ordinary Life plan the percentage decreased regularly from 29 per cent at age 20 to 21 per cent at age 60. In the case of Endowment policies the percentages for all ages increased regularly from 15 to 21 per cent, being 15 per cent for all Ten year Endowment policies and 21 per cent for all Forty year Endowment policies. For Limited Payment Life policies the percentage taken was the mean between the Ordinary Life rate at the same age and the rate for an Endowment Assurance of the same premium paying period. The mortality allowed in every case was 75 per cent of the expected and interest was computed at 5 per cent throughout. A valuation of the Deferred Dividend policies was then made on the basis of these "standard assets shares," the total compared with the actual funds at the credit of these policies, and by this means the fund at the credit of each individual policy was ascertained.

THE EXCELSIOR LIFE—*Concluded.*

With-Profit Policies.

Deferred dividends policies issued prior to January 1, 1911, and the amount of profits contingently apportioned thereto:—

Year of Issue.	Amount in force.	Profits contingently apportioned.
1890	$ 9,000	$ 780 39
1891	99,957	8,292 27
1892	128,000	9,725 35
1893	155,480	10,892 94
1894	223,290	13,685 33
1895	170,590	7,894 95
1896	198,500	8,781 43
1897	152,610	4,919 88
1898	214,020	6,689 79
1899	254,950	7,096 65
1900	274,336	20,130 88
1901	284,841	16,104 11
1902	326,205	19,736 86
1903	546,389	27,544 05
1904	554,800	22,578 99
1905	738,384	23,739 53
1906	691,268	17,656 48
1907	898,636	17,889 44
1908	1,015,844	24,930 59
1909	1,084,602	.....
1910	1,323,537	.....
Totals	$ 9,345,239	$ 269,069 91

Deferred Dividend policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of Issue.	Amount in force.	Profits credited.
1911	$ 1,936,988	Nil.
1912	2,511,450	Nil.
Totals	$ 4,448,438	Nil.

THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—DR. M. H. AIKENS.
Vice-Presidents—JOHN B. HOLDEN and THOS. C. HASLETT, K.C.
Assistant General Manager—A. N. MITCHELL.
Secretary—WALTER H. DAVIS.
Actuary—F. BROUGH.

Head Office—Hamilton, Ontario.

(Incorporated, December 21, 1874, by Act 38 Vic., cap. 68 (Ontario); amended in 1875 by 39 Vic., cap. 1 (Ontario). Organized, February, 1882. Re-incorporated in 1898 by an Act of the Parliament of Canada, 61 Vic., cap. 103. Commenced business in Canada, June, 1882.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
Amount paid in cash	130,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate (unencumbered), being Head Office Building in the city of Hamilton	$ 298,493 63
Amount secured by way of loans on real estate, by bond or mortgage, first liens	1,614,370 61
Amount of loans secured by bonds, stocks or other marketable collaterals	167,520 87

Viz., on shares of:—

	Par value.	Market value.	Amount loaned.
80 shares Traders Bank of Canada stock	$ 8,000 00	$ 17,840 00	$ 5,600 00
1,508 shares (Preferred) Dominion Power Transmission Co.	150,800 00	156,832 00	156,820 87
4,755 shares (Ltd. Preferred) Dominion Power Transmission Co.	475,500 00	275,790 00	
20 shares Hamilton Provident and Loan Society	2,000 00	2,650 00	2,000 00
16 shares (com.) Dominion Steel	1,600 00	932 00	
18 shares Union Bank stock	1,800 00	2,700 00	
4 bonds Steel Co. of Canada	400 00	398 00	3,100 00
8 shares (pref.) Steel Co. of Canada	800 00	725 00	
14 shares (ord.) Steel Co. of Canada	1,400 00	378 00	
Total	$642,300 00	$ 458,245 00	$ 167,520 87

Amount of loans made to policyholders on the company's policies assigned as collaterals	584,569 53
Policy loans under non-forfeiture agreement	43,450 93
Premium obligation on policies in force	127 74
Amount of loans upon which interest has been overdue for one year or more previous to statement	$2,894 45

THE FEDERAL LIFE—*Continued.*

ASSETS—*Continued.*

*Bonds and debentures owned by the company, viz.:—

Government—	Par value.	Book value.	Market value.
Ontario Province, 1939, 4 p.c.	$ 25,000 00	$ 25,057 81	$ 25,000 00
Municipals—			
Brandon City, 1932, 5 p.c.	50,000 00	51,400 00	51,500 00
Biggar Town, 1952, 5½ p.c.	16,000 00	16,000 00	16,000 00
Enderby City, 1931 and 1932, 6 p.c.	9,000 00	9,650 55	9,515 75
Fort William Waterworks, 1947, 4½ p.c.	10,000 00	9,088 03	9,575 00
Kindersley Town, 1950-51, 6 p.c.	10,345 78	11,166 60	11,121 71
Medicine Hat City, 1913 to 1936, 5 p.c.	17,875 91	18,396 13	17,875 91
McLeod City, 1948, 5 p.c.	25,000 00	25,000 00	24,500 00
North Battleford Town, 1944-1952, 5 p.c.	24,792 26	24,286 84	24,172 45
Portage la Prairie Town, 1945 and 1946, 5 p.c.	25,000 00	25,499 68	26,000 00
Port Arthur Town, 1935, 5 p.c.	25,000 00	26,780 23	26,000 00
Regina City, 1921-1927, 4½ p.c.	22,814 35	20,881 80	22,129 91
Seaforth Town, 1913, 5 p.c.	10,000 00	10,047 85	10,000 00
St. Boniface City, 1928, 5 p.c.	21,000 00	20,584 89	21,630 00
Selkirk Town, 1946-1956, 5 p.c.	25,000 00	24,477 40	24,500 00
Spallumcheen Town, 1942, 5½ p.c.	27,000 00	28,013 85	28,080 00
Vancouver City, 1943, 3½ p.c.	12,000 00	10,924 31	10,560 00
Welland Town, 1918, 5 p.c.	13,981 00	13,897 81	13,981 00
Winnipeg City, 1923 and 1931, 4 p.c.	30,000 00	29,908 82	29,150 00
School Districts.			
Clover Bar, Alta., 1913 to 1922, 6 p.c.	1,200 00	1,200 00	1,200 00
Edmonton City, Alta., 1908 to 1937, 5 p.c.	21,666 70	20,753 73	21,991 70
Ethmuir, Sask., 1913 to 1922, 6 p.c.	2,000 00	2,000 00	2,000 00
Fort William, Ont., 1927, 5 p.c.	15,500 00	15,172 53	15,903 00
Plain Valley, 1913 to 1922, 6 p.c.	1,500 00	1,500 00	1,500 00
Wheatheart School, 1913 to 1922, 6 p.c.	1,250 00	1,250 00	1,250 00
Railway Bonds—			
Duluth Street Railway, 1930, 5 p.c.	50,000 00	48,068 90	48,500 00
Hamilton Street Railway, 1928, 4½ p.c.	12,000 00	11,519 49	11,280 00
Niagara Falls and River Park Ry. Co., 1914, 5 p.c.	25,000 00	25,071 98	25,000 00
Simcoe Railway & Power Co., 1929, 6 p.c.	17,000 00	17,000 00	17,000 00
Toronto & York Radial Co., 1919, 5 p.c.	25,000 00	25,551 53	25,125 00
Winnipeg Elec. Street Railway, 1927 and 1935, 5 p.c.	31,000 00	33,049 57	32,240 00
Windsor & Tecumseh Elec. Ry. Co., 1927, 5 p.c.	50,000 00	48,887 09	49,500 00
Miscellaneous—			
American Sales Book Co., 1927, 6 p.c	25,000 00	24,754 88	25,125 00
Bell Telephone Co., 1925, 5 p.c.	75,000 00	81,302 16	76,875 00
P. Burns & Co., 1924 and 1931, 6 p.c.	73,000 00	73,534 40	74,230 00
Canada Bread Co., 1941, 6 p.c.	100,000 00	95,516 74	93,000 00
Canada Cottons Ltd., 1940, 5 p.c.	15,000 00	12,912 00	12,750 00
Canada Light & Power Co., 1949, 5 p.c.	10,000 00	8,180 23	7,800 00
Canada Machinery Co., 1940, 6 p.c.	10,000 00	9,505 72	9,800 00
Dominion Power and Trans. Co., 1915 and 1916, 1918 to 1932, 5 p.c.	50,000 00	48,343 87	47,500 00
Dominion Power and Trans. Co., 1925 to 1932, 5 p.c.	25,000 00	22,749 32	23,750 00
Dunlop Tire and Rubber Goods Co., Ltd., 1927, 6 p.c.	25,000 00	24,509 50	25,000 00

*Of which are in deposit with the Receiver General: Town of Portage la Prairie, $25,000; Town of Welland, $13,981; City of Winnipeg, $29,000.

THE FEDERAL LIFE—*Continued.*

ASSETS—*Continued.*

BONDS AND DEBENTURES OWNED—*Concluded.*

Miscellaneous—Con.	Par value.	Book value.	Market value.
Eastern Car Co., Ltd., 1952, 6 p.c..	$ 25,000 00	$ 24,625 00	$ 25,250 00
Electrical Development Co. of Ont., 1933, 5 p.c.	25,000 00	23,125 00	23,000 00
Hamilton Cataract Power Co., 1943, 5 p.c.	25,000 00	24,774 51	24,250 00
Hamilton Cataract Power, Light and Tract'n Co., 1943, 5 p.c.	21,000 00	21,047 77	20,370 00
Hamilton Elec. Light and Cataract Power Co., 1929, 5 p.c.	20,000 00	20,327 12	20,000 00
Hamilton Gas Light Co., 1913, 6 p.c.	10,000 00	10,000 00	10,000 00
Imperial Rolling Stock Co., 1913 and 1914, 5 p.c.	15,000 00	14,836 67	15,000 00
Imperial Rolling Stock Co., 1914, 4½ p.c.	30,000 00	29,600 08	29,745 00
Imperial Rolling Stock Co., 1915 to 1919, 4½ p.c.	50,000 00	48,615 13	49,200 00
Inland Navigation Co., 1918, 6 p.c.	1,900 00	1,881 25	1,900 00
Inland Lines Navig't'n. Co., 1918, 6 p.c.	146,000 00	144,835 28	146,000 00
International Transit Co., 1922-23, 5 p.c.	29,500 00	27,783 98	28,320 00
Matthews-Laing Co., Ltd., 1931, 6 p.c.	25,000 00	24,634 90	25,500 00
Montreal Light, Heat and Power Co., 1932, 4½ p.c.	2,000 00	2,000 00	1,990 00
Price Bros. & Co., 1940, 5 p.c.	48,180 00	41,581 31	41,434 80
Provincial Light, Heat & Power Co., 1946, 5 p.c.	14,000 00	14,189 71	14,175 00
Richelieu & Ont. Navigation Co., 1937, 5 p.c.	9,733 33	9,457 51	9,149 33
St. Lawrence Power Co., 1935, 6 p.c.	46,000 00	49,567 76	48,070 00
St. Lawrence Sugar Refineries Co., 1932, 6 p.c.	25,000 00	25,123 34	25,250 00
Sawyer, Massey Co., Ltd., 1927, 6 p.c.	15,000 00	14,852 93	15,150 00
Sherwin, Williams Co. of Canada, 1941, 6 p.c.	25,000 00	24,626 06	25,000 00
Suburban Rapid Transit, 1938, 5 p.c.	35,000 00	34,064 54	34,825 00
Western Canada Flour Mills Co., Ltd., 1931, 6 p.c.	25,000 00	25,000 00	25,500 00
Totals	$ 1,729,239 33	$1,709,946 19	$1,708,690 56

Carried out at book value		$ 1,709,946 19
350 shares Dominion Power and Transmission Co., preferred stock, par value, $35,000; book value, $32,550; market value, $36,400; carried out at book balue		32,550 00
Cash at head office, $1,301.79; at branch office, $1,987.21		3,289 00
Cash in banks, viz.:—		
Bank of Hamilton, Hamilton	$ 63,525 86	
Metropolitan Bank, Hamilton	40,909 13	
Hong Kong and Shanghai Banking Corporation, Shanghai, China.	11,905 18	
Chartered Bank of India, Australia and China, Singapore, S.S.	5,609 99	
Royal Bank of Canada, Montreal	136 47	
Total cash in banks		122,086 63
Fire Premiums paid on account of Mortgagors		2,277 07
Total ledger assets		$ 4,578,682 20

THE FEDERAL LIFE—*Continued.*

OTHER ASSETS.

Market value of real estate, bonds, debentures and stocks over book value		$ 24,100 74
Interest, due $12,535.60; accrued, $61,815.90		74,351 50
Rents due, $33.34; accrued, $1,830.60		1,863 94
Office furniture		8,977 57

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 43,381 00	$ 117,179 00
Deduct commission payable thereon	8,677 00	5,859 00
Net premiums due and uncollected	$ 34,704 00	$ 111,320 00
Net deferred premiums on policies in force (taken at 90 per cent of gross)	6,723 00	46,894 00

Net uncollected and deferred premiums		199,641 00
Total assets		$ 4,887,616 95

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 4,374,715 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net value by the company's basis of valuation	66,627 00	
	$ 4,441,342 00	
Deduct value of policies reinsured in other companies	35,212 00	
*Net reinsurance reserve (No deduction made, full deduction permitted being, $87,572)		$ 4,406,130 00
Present value of amounts not yet due on matured instalment policies		11,575 00
Claims for death losses, unadjusted ($1,140 accrued in previous years)		50,520 00
Claims for matured endowments, due and unpaid		2,000 00
Surrender values claimable on policies cancelled		1,998 00
Amount of dividends or bonuses to policyholders, due and unpaid		3,309 00
Due on account of office and other expenses		8,336 00
Taxes due or accrued		7,389 00
Balance of shareholders' surplus account		55,503 00
Total liabilities		$ 4,546,760 00
Excess of assets over liabilities		$ 340,856 95
Capital stock paid up		130,000 00
Surplus over all liabilities and paid up capital		$ 210,856 95

(Including $172,168 surplus contingently apportioned to deferred dividend policies issued prior to January 1, 1911).

*Based upon the Hm. Table of Mortality with interest at 4 per cent for policies issued on or before December 31, 1899, except Quinquennial Policies and Deferred Dividend Policies whose accumulation periods have expired which are valued on Hm. 3½ per cent; and with interest at 3½ and 3 per cent for policies issued on or after January 1, 1900, except Guaranteed Security policies and Compound Investment policies issued since 1905 which are valued on Hm. 3 per cent.

THE FEDERAL LIFE—*Continued.*

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account, Dec. 31, 1911	$	52,433 00
Interest added during the year		9,778 00
Shareholders' proportion of profits carried out at		6,292 00
Total	$	68,503 00
Amount of dividends paid shareholders during the year		13,000 00
Balance Shareholders' account December 31, 1912	$	55,503 00

(Policyholders receive 90 per cent of distributive share of surplus and shareholders 10 per cent).

INCOME.

Cash received for first year premiums	$ 137,975 73		
Less premiums paid for reinsurance	7,141 98		
Total net income from first year's premiums		$ 130,833 75	
Cash received for renewal premiums	$ 775,756 58		
Renewal premiums paid by dividends	1,884 16		
Total	$ 777,640 74		
Less premiums paid for reinsurance	13,291 21		
Total net income from renewal premiums		764,349 53	
Total net income from single premiums (including $812 paid by dividends)		2,061 00	
Total net income from single premiums for life annuities		1,370 43	
Total net premium income			$ 898,614 71
Received for interest			230,283 64
Received for dividends on stocks			3,500 00
Received for rent			13,743 92
Net cash received as profit on securities sold			16,176 70
Total income			$ 1,162,318 97

EXPENDITURE.

Cash paid for death losses (of which $44,988.20 accrued in previous years)		$ 219,533 08	
Payments on matured instalment policies		1,250 00	
Total		$ 220,783 08	
Deducts amount received from other companies for reinsured death claims		2,000 00	
Net amount paid for death claims			$ 218,783 08
Cash paid for matured endowments			56,847 00
Cash paid to annuitants			3,027 25
Cash paid for surrendered policies			129,854 58
Cash dividends paid to policyholders			22,621 44
Dividends applied in payment of premiums			2,696 16
Total paid to policyholders			$ 433,829 51

THE FEDERAL LIFE.—*Continued.*

EXPENDITURE—*Concluded.*

Cash paid to stockholders for interest or dividends		$ 13,000 00
Taxes, licenses, fees or fines		9,404 11
Cash paid for investment expenses, commission on loans		1,784 50
Head office salaries, $46,382.43; travelling expenses, $1,854.45; directors' fees, $2,906; auditors' fees, $720.35		51,863 23
Commissions, first year, $41,229.56; do., renewals, $18,319.76; do., advanced to agents, $48,879.44; agency salaries, $36,833.32; agency travelling expenses, $14,952.40		160,214 48
All other expenditure, viz.:—Advertising, $3,597.29; books and periodicals, $563.29; exchange, $675.49; express, telegrams and telephones, $2,540.39; legal fees, $54.14; medical fees, $12,556.50; office furniture, &c., $1,249.40; postage, $3,195; printing and stationery, $4,848.87; rent, fuel and light, $14,403.44; sundries, $1,846.05; inspection of risks, $432.31		45,962 17
Total expenditure		$ 716,058 00

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at September 31, 1911		$ 4,132,421 23
Amount of cash income as above		1,162,318 97
Total		$ 5,294,740 20
Amount of expenditure as above		716,058 00
Balance, net ledger assets, December 31, 1912		$ 4,578,682 20

(Average rate of interest earned during the year 1912 upon these invested assets was 6.01 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	2,275	
Amount of said policies		$ 3,830,398 00
Amount of said policies reinsured in other licensed companies		254,700 00
Number of policies become claims during the year	165	
Amount of said claims		290,312 66
Amount of said claims reinsured in other licensed companies		2,000 00
Number of policies in force at date	17,066	
Amount of said policies	$25,546,133 18	
Bonus additions thereto	9,133 97	
Total	$25,555,267 15	
Amount of said policies reinsured in other licensed companies	714,700 00	
Net amount in force at December 31, 1912		24,840,567 15
Number of life annuities in force at December 31, 1912	16	
Amount of annual payments thereunder		3,565 65

THE FEDERAL LIFE—*Continued.*

EXHIBIT OF LIFE ANNUITIES.

	Life Annuities Proper.		*Life Annuities arising out of Life Assurance contracts.*	
	No.	Annual payments.	No.	Amount.
In force December 31, 1911.	14	$ 3,948 06	2	$ 65 19
New annuities	1	38 40		
Total	15	$ 3,986 46	2	$ 65 19
Terminated	1	486 00		
In force at December 31, 1912	14	$ 3,500 46	2	$ 65 19

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	12,423	$17,594,731 01		
Endowment	3,380	4,668,294 43		
All other	677	1,616,450 00		
Bonus additions		7,665 97		
			16,480	$23,887,141 41
New policies issued:—				
Whole life	2,083	$3,682,473 00		
Endowment	559	948,888 00		
All other	41	154,500 00		
Bonuses added		1,468 00		
			2,683	4,787,329 00
Old policies revived			25	31,800 00
Old, changed and increased			116	202,703 10
Total			19,304	$28,908,973 51
Deduct policies terminated			2,238	3,353,706 36
In force at end of year:—				
Whole life	12,996	$19,115,082 99		
Endowment	3,435	4,910,600 19		
All other	635	1,520,450 00		
Bonus additions		9,133 97		
			17,066	$25,555,267 15

DETAILS OF POLICIES WHICH CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	123	$ 225,346 00
" maturity	42	64,966 66
" expiry	9	24,000 00
" surrender	204	262,830 00
" lapse	1,376	1,985,645 70
" change and decrease	114	206,098 00
" not being taken	370	584,820 00
Total	2,238	$ 3,353,706 36

THE FEDERAL LIFE—*Continued.*

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	77	$ 404,000 00
Endowments	12	45,200 00
All other policies	95	265,500 00
Total	184	$ 714,700 00

STATEMENT OF ACTUARIAL LIABILITIES.

With Profit:—	No.	Amount.	Reserve.
Life	11,535	$ 16,267,296	$ 2,671,982
Endowments	2,707	3,910,411	1,064,824
Term, &c	81	156,500	3,504
Bonus additions		9,134	5,736
Premium reduction			6,095
Totals	14,323	$ 20,343,341	$ 3,752,141
Less reinsured		201,200	6,273
Net	14,323	$ 20,142,141	$ 3,745,868
Without Profit:—			
Life	1,453	$ 2,834,286	$ 400,334
Endowments	732	1,007,689	241,698
Term, &c	558	1,369,950	27,083
Totals	2,743	$ 5,211,925	$ 669,115
Less reinsured		513,500	28,939
Net	2,743	$ 4,698,425	$ 640,176
Grand Totals	17,066	$ 24,840,566	$ 4,386,044

LIFE ANNUITIES.

		Yearly Amount Payable.	Reserve.
Arising out of life contracts	2	$ 65 19	$ 723
Life annuities proper	14	$ 3,500 46	19,363
Totals	16	$ 3,565 65	$ 20,086

Miscellaneous Statement.

1. Assurances were valued in groups according to age at issue and plan of assurance; annuities in groups.

2. The valuation age for assurances was age next birthday; for annuities age last birthday.

3. (*a*) Policies issued on lives resident in tropical or sub-tropical countries were valued on Hm. Table of mortality with interest at 3½ per cent (net valuation.)

(*b*). Policies issued at premiums corresponding to ages higher than the true ages were valued at the higher age.

(*c*). Policies providing for the payment at death during certain periods of an amount less than the full amount of insurance were valued as if the full amount were payable at death.

(*d*). In the valuation of policies issued at a fixed extra premium whether payable in one sum or annually, the extra premium is disregarded.

(*e*). In the valuation of policies providing for disability benefits, one-half of the total disability premiums is held as a reserve.

THE FEDERAL LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

4. As regards surrender values and surplus allotted, tropical and sub-tropica policies are treated as if issued at ordinary Canadian rates.

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 6·01 per cent.

7. DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

Of the profits from With-Profit Policies the shareholders receive 10 per cent and the policyholders the remaining 90 per cent; and the shareholders receive the profit or pay the losses on the non-participating business.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Standard Funds were computed for different plans and ages by a contribution method using as factors, (1) Interest, 5 per cent, (2) Mortality, 75 per cent of the HM experience, and (3) Loading, a percentage of the premium varying with the plan and age, the renewal expense charges varying from 7·2 per cent to 16·4 per cent according to plan and age, while the first year expense was assumed to be ten times the renewal. By deducting the proper reserve from the resulting asset-share a hypothetical surplus was obtained and this was adjusted to the actual surplus. For Quinquennial Policies part of the initial expense was spread over subsequent years.

WITH-PROFIT POLICIES.

Deferred Dividend Policies issued prior to January 1, 1911, and the amount of profits contingently apportioned thereto.

Year of Issue.	Amount in force.	Profits contingently apportioned.
1893	$ 199,500	$ 8,740
1894	292,360	12,724
1895	367,500	15,672
1896	482,500	21,064
1897	542,860	25,060
1898	548,064	9,659
1899	756,538	15,607
1900	527,055	18,889
1901	615,289	21,798
1902	813,434	28,616
1903	777,271	9,952
1904	852,933	7,267
1905	941,585	3,356
1906	784,575	68
1907	914,165	−1,538
1908	1,099,519	−4,267
1909	1,367,069	−7,696
1910	1,782,301	−12,803
Totals	$ 13,664,518	$ 172,168

Deferred Dividend Policies issued subsequent to December 31, 1910 and amount of profits held to credit of such policies.

Year of Issue.	Amount in force.	Profits credited.
1911	$ 2,204,204	$ −18,252
1912	3,130,857	−30,828
Totals	$ 5,335,061	$ −49,080

These (−) negative amounts are within the allowances permitted by Sec. 42, subsec. 3, of the Insurance Act, 1910.

THE FEDERAL LIFE—*Continued.*

Business done Outside of Canada.

(Included in above Statement).

ASSETS OUTSIDE OF CANADA.

Amount of loans made to policyholders on the company's policies assigned as collaterals		$ 2,560 44
Policy loans under non-forfeiture agreement		1,357 62
Cash in branch offices		4,262 74
Chartered bank of India, Australia, and China, Singapore, S.S...	$ 5,609 99	
Hong Kong and Shanghai Banking Corporation, Shanghai, China	11,905 18	
Total		17,515 17
Office furniture		77 27
Net amount of outstanding and deferred premiums: new, $3,578; renewals, $17,132		20,710 00
Total assets outside of Canada		$ 46,483 24

LIABILITIES OUTSIDE OF CANADA.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 101,954	
Additional reserves voluntarily maintained	351	
*Net reinsurance reserve (no deduction)		$ 102,305 00
(Full deduction allowance permitted being, $4,487.)		
Claims for death losses, unadjusted		2,520 00
Due on account of office and other expenses		519 00
Total liabilities outside of Canada		$ 105,344 00

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for first year premiums	$ 10,596 80	
Cash received for renewal premiums	35,766 10	
Cash received for single premiums for annuities	1,070 43	
Total net premium income outside of Canada		$ 48,433 33

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA.

Cash paid for death claims	$ 14,624 00
Cash paid for surrendered policies	873 57
Total amount paid to policyholders outside of Canada	$ 15,497 57

MISCELLANEOUS, OUTSIDE OF CANADA.

Number of new policies taken during the year and paid for in cash	76
Amount of said policies	$ 181,723 00
Number of policies become claims	7
Amount of said claims	17,200 00
Number of policies in force at date	332
Net amount in force at December 31, 1912	697,118 71

*Based on the Hm. Table of Mortality with interest at 3½ per cent.

THE FEDERAL LIFE—*Concluded.*

EXHIBIT OF POLICIES OUTSIDE OF CANADA.

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	12	$ 43,032 20		
Endowments	374	654,849 51		
All other	1	5,000 00		
			387	$ 702,881 71
New policies issued:—				
Whole life	1	$ 4,860 00		
Endowments	78	189,026 00		
			79	193,886 00
Old policies revived			2	2,800 00
Old, changed and increased			4	5,510 00
Total			472	$ 905,077 71
Deduct terminated			140	207,959 00
Policies in force at end of year:—				
Whole life	13	$ 47,892 20		
Endowments	318	644,226 51		
All other	1	5,000 00		
			332	$ 697,118 71

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE OUTSIDE OF CANADA

	No.	Amount.
Policies terminated by death	7	$ 17,200 00
" surrender	8	9,690 00
" lapse	107	152,239 00
" change and decrease	4	5,510 00
" not taken	14	23,320 00
Total terminated	140	$ 207,959 00

THE GERMANIA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CORNELIUS DOREMUS. | Secretary—CARL HEYE.

Principal Office: 50 Union Square, New York.

Chief Agent in Canada—C. R. G. JOHNSON. | Head Office in Canada—Montreal.

(Incorporated, April 10, 1860. Commenced business in Canada, November, 1887.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 200,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policyholders on the company's policies assigned as collaterals		$ 22,277 00
Bonds owned by the company and held by the Receiver General, viz.:—		

	Par value.	Market value.
Canadian Northern Railway bonds, 1930, 4 p.c., guaranteed by Province of Manitoba	$ 97,333 33	$ 94,410 10
Montreal Harbour bonds, 1921, 4 p.c.	25,000 00	23,500 00
Town of Westmount bonds, 1934, 4 p.c.	25,000 00	24,250 00
City of Victoria, B.C., bonds, 1925, 4 p.c.	25,000 00	24,500 00
Total par, book and market values	$ 172,333 33	$ 166,660 10

Carried out at market value	166,660 10
Interest due, $2,000.71; accrued, $986.31	2,987 02
Net outstanding and deferred premiums (taken at 75 p.c. of gross)	1,162 08
Total assets in Canada	$ 193,086 20

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies, reversionary additions, &c., in force	$ 113,812 00
Claims for death losses, adjusted but unpaid	2,519 10
Amount of dividends or bonuses to Canadian policyholders due and unpaid	174 83
Premiums paid in advance	473 00
Interest paid in advance	374 03
Taxes due and accrued	5 00
Total liabilities in Canada	$ 117,357 96

(Amount of surplus contingently apportioned to deferred dividend policies issued in Canada prior to 1907, $12,701.68).

*American Experience Table of Mortality with interest at 3 per cent for policies and 5 per cent gold bonds issued from Dec. 31, 1901, to Jan. 1, 1907, inclusive, and at 3½ per cent for all other policies.

THE GERMANIA LIFE—*Continued.*

INCOME IN CANADA.

Total cash received for renewal premiums		$ 8,646 37
Received for interest on investments		6,893 32
Interest on policy loans		1,107 91
Total income in Canada		$ 16,647 60

EXPENDITURE IN CANADA.

Cash paid for death losses	$ 1,000 00	
Cash paid for matured endowments (including bonus)	800 00	
Net amount paid for death claims and matured endowments		$ 1,800 00
Cash paid for surrendered policies		3,657 00
Cash dividends paid policyholders		448 30
Cash dividends applied in payment of premiums		168 99
Total net amount paid policyholders		$ 6,074 29
Commissions, salaries and other expenses of officials		50 00
Taxes, licenses, fees and fines		4 38
Total expenditure in Canada		$ 6,128 67

MISCELLANEOUS, IN CANADA.

Number of policies transferred to Canada	31	
Amount of said policies		$ 88,000 00
Number of policies become claims during the year	3	
Amount of said claims		4,319 10
Number of policies in force at date	182	
Amount of said policies	$330,916 00	
Bonus additions thereto	1,893 00	
Net amount in force at December 31, 1912		332,809 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	101	$ 151,782 00		
Endowments	55	99,336 00		
Term and all other	3	5,096 00		
Bonus additions		1,830 00		
			159	$ 258,044
Policies transferred to Canada:—				
Whole life	28	$ 55,000 00		
Endowments	6	11,000 00		
Term	4	31,000 00		
			38	97,000
Old, changed and increased			.....	65
Total			197	$ 355,109
Deduct terminated			15	22,300

THE GERMANIA LIFE—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS)—*Concluded.*

In force at December 31, 1912:—

	No.	Amount.		
Whole life	116	$ 187,282 00		
Endowments	59	107,536 00		
Term	7	36,098 00		
Bonus additions		1,893 00		
			182	$ 332,809 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	2	$ 3,500
" maturity	1	800
" expiry	1	1,000
" surrender	4	8,000
Change of residence	6	8,000
Not taken	1	1,000
Total	15	$ 22,300

STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES.

	No.	Amount.	Reserve.
With-Profit.			
Life	98	$ 176,100	$ 52,953
Endowments	50	103,000	49,134
Term, etc	5	33,000	213
Bonus additions		1,893	1,437
Totals	153	$ 313,993	$ 103,737
Without-Profit.			
Life	18	$ 11,182	$ 6,474
Endowments	9	4,536	3,470
Term	2	3,098	131
Totals	29	$ 18,816	$ 10,075
Grand totals	182	$ 332,809	$ 113,812

MISCELLANEOUS STATEMENT.

1. Policies were valued individually. There are no annuities.

2. The valuation age for assurances was taken as age nearest birthday.

3. (*a*) No policies have been issued in Canada at premiums corresponding to ages higher than the true ages.

(*b*) No policies have been issued in Canada with liens.

(*c*) In the valuation of policies issued at a fixed extra premium, the extra premiums were disregarded.

(*d*) In the valuation of policies providing for disability benefits, these benefits were valued on Hunter's Disability Benefit Table.

4. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

From the sum set aside each year to be distributed among shareholders and policyholders, there is paid to the shareholders 7 p.c. interest and 5 p.c. dividend on the capital stock; the remainder is paid to the policyholders.

THE GERMANIA LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Surplus earnings for the declaration of dividends to policyholders are assumed to be derived from two sources, viz.:—(1) Interest earnings in excess of reserve requirements (2) saving from loading on the net premium.

The factors used in 1912 for policies issued prior to Jan. 1, 1910, were nine-tenths of one per cent of the mean reserve on the American Experience Table with 3½ p.c. interest, and 52½ p.c. of the loading on the same basis.

For policies issued since Jan. 1, 1910, one and four-tenths per cent of the mean reserve on Am. Exp. Table, 3 p.c. interest, and 52½ p.c. of the loading.

The sum of these two items is referred to as Standard Dividend. The cash dividends for 1912 declared by Board of Directors=100 p.c. of the Standard Dividend.

WITH-PROFIT POLICIES (CANADIAN BUSINESS.)

Deferred Dividend Policies in force in Canada and amount of profits contingently apportioned thereto:—

Year of issue.	Amount in force.	Profits contingently apportioned.	Year of issue.	Amount in force.	Profits contingently apportioned.
1890....	$ 19,000	$ 365 12	1900....	$ 7,500	$ 608 44
1891....	1,000	16 61	1901....	8,500	520 74
1892....	1,000	24 65	1902....	17,000	1,071 28
1893....	18,000	1,979 59	1903....	31,600	2,036 36
1894....	2,000	186 67	1904....	15,000	815 74
1895....	5,000	556 96	1905....	18,000	820 61
1896....	5,000	454 54	1906....	8,000	325 77
1897....	6,000	349 06			
1898....	9,000	857 38	Totals..	$ 193,100	$ 12,701 68
1899....	21,500	1,712 16			

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income	$ 5,921,278 80
Consideration for supplementary contracts not involving life contingencies	10,993 15
Dividends left with the company to accumulate at interest	3,908 21
Interest	1,930,697 53
Received for rents	294,044 20
Policy fees	2,643 24
Recovered on deficiency judgments	850 00
Gross profit on sale or maturity of bonds	1,656 60
Gross increase by adjustment in book value of ledger assets	2,795 19
Total income	$ 8,168,866 92

DISBURSEMENTS.

Net amount paid for losses and matured endowments	$ 3,162,758 04
Cash paid to annuitants	41,824 04
Surrender values paid in cash	785,182 42
Surrender values applied to purchase paid-up insurance and annuities	118,588 25

THE GERMANIA LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

DISBURSEMENTS—*Concluded.*

Dividends paid to policyholders in cash	$	375,083 61
Dividends applied to pay renewal premiums		390,548 76
Dividends applied to purchase paid-up additions and annuities		61,739 89
Dividends left with the company to accumulate at interest		3,908 21
Expense of investigation of policy claims (including $1,194.95 for legal expenses)		1,589 20
Paid claims on supplementary contracts not involving life contingencies		7,221 54
Dividends and interest thereon, held on deposit surrendered during the year		887 10
Paid to stockholders for interest and dividends		24,000 00
Commission and bonuses to agents		508,287 47
Commuted renewal commissions		2,950 00
Salaries and allowances for agents		250,427 10
Agency supervision, travelling and other agency expenses		103,034 47
Medical examiners' fees and inspection of risks		55,755 20
Salaries and all other compensation of officers, directors, trustees and home office employees		216,460 84
Rent		47,746 90
State taxes on premiums, Insurance Department licenses and fees		59,030 71
All other taxes, licenses and fees		22,582 32
Taxes on real estate		51,659 47
Agents' balances charged off		8,899 83
Repairs and expenses on real estate		113,313 62
Gross decrease, by adjustment, in book value of ledger assets		55,932 22
All other disbursements		106,875 77
Total disbursements	$	6,576,286 98

LEDGER ASSETS.

Book value of real estate	$	4,336,935 33
Mortgage loans on real estate		27,229,459 20
Loans made to policyholders on the company's policies assigned as collaterals		5,256,633 27
Book value of bonds owned		10,017,648 63
Cash on hand, in trust companies and in banks		453,414 55
Total ledger assets	$	47,294,090 98

NON-LEDGER ASSETS.

Interest due and accrued		625,954 36
Rents due		3,617 03
Net amount of uncollected and deferred premiums		980,622 00
Gross assets	$	48,904,284 37
Deduct assets not admitted		698,423 00
Total admitted assets	$	48,205,861 37

THE GERMANIA LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

LIABILITIES.

*Net reinsurance reserve	$40,887,972 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	66,774 88
Liability on cancelled policies upon which surrender values may be demanded	9,197 35
Total policy claims	245,148 16
Dividends left with the company to accumulate at interest and accrued interest thereon	14,691 74
Premiums paid in advance, including surrender values so applied	18,510 25
Unearned interest and rent paid in advance	68,961 72
Commissions to agents, due or accrued	1,446 58
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions and medical fees due and accrued	68,284 39
Dividends or other profits due policyholders including those contingent on payment of outstanding and deferred premiums	151,548 26
Dividends declared or apportioned, payable to policyholders during 1913	909,382 71
Dividends apportioned, or declared payable to policyholders subsequent to 1913	3,427,802 54
Extra reserve for absolute, war and world policies	172,993 10
Capital stock paid up	200,000 00
Unassigned funds (surplus)	1,963,147 69
Total liabilities	$48,205,861 37

EXHIBIT OF POLICIES.

Number of new policies issued during the year	9,602	
Amount of said policies		$20,681,666 00
Number of policies terminated during the year	6,946	
Total amount terminated		13,987,496 00
Number of policies in force at December 31, 1912	76,658	
Net amount of said policies		141,044,638 00

*American Experience Table of Mortality with interest at 3 per cent for policies issued through Home Department subsequent to December 31, 1901, and prior to Jan. 1, 1907, and 5 per cent gold bond policies and all policies issued subsequent to December 31, 1909, and at 3½ per cent for all policies issued prior to January 1, 1910. For Annuities (including those in reduction of premiums) American Experience 3½ per cent, McClintock 3½ per cent and American Experience at 3 per cent.

THE GREAT-WEST LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ALEX. MACDONALD. | Vice-Pres.—G. F. GALT, R. T. RILEY, A. M. NANTON.
Chief Agent and Managing Director—J. H. BROCK. | Actuary—C. C. FERGUSON, B.A., A.I.A., F.A.S.
Secretary—A. JARDINE.

Principal Office—Winnipeg, Man.

(Incorporated, August 28, 1891, by 54-55 Vic., cap. 115. Commenced business in Canada, August 18, 1892.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
Amount of joint stock capital paid up in cash	550,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate		$ 528,717 26
Amount secured by way of loans on real estate, by bond or mortgage, first liens		8,656,616 79
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$ 89,619 91	
Amount of loans to policyholders on the company's policies assigned as collaterals		1,454,482 66

Stocks owned by the company:—

	Par value.	Book value.	Market value.
Canada Permanent Mortgage Corporation stock, 7,000 shares	$ 70,000 00	$ 121,800 00	$ 133,700 00
Canada Landed and National Investment Co. stock, 895 shares	44,750 00	68,622 00	69,362 50
Northern Trusts Co., 1,060 shares	53,000 00	68,900 00	68,900 00
Union Bank, 400 shares	40,000 00	59,600 00	60,000 00
Total stocks	$ 207,750 00	$ 318,922 00	$ 331,962 50

Carried out at book value	318,922 00

THE GREAT WEST LIFE—*Continued.*

ASSETS—*Continued.*

Debentures owned by the company:—

	Par value.	Book value.	Market value.
City—			
*Winnipeg, 1936, 4 p.c.	$ 60,000 00	$ 60,000 00	$ 60,000 00
Grand Forks water main warrants, 1919, 6 p.c.	11,645 02	11,645 02	11,645 02
Grand Forks sewer Improvement orders, 1929-30, 6 p.c.	3,800 00	3,800 00	3,800 00
Total Cities	$ 75,445 02	$ 75,445 02	$ 75,445 02
Town—			
Weyburn, Sask, 1913, 6 p.c.	$ 200 00	$ 200 00	$ 200 00
Cardston, Alta., 1914, 6 p.c.	500 00	500 00	500 00
Total Towns	$ 700 00	$ 700 00	$ 700 00
Villages—			
Weyburn, Sask., 1913, 6 p.c.	$ 100 00	$ 100 00	$ 100 00
Rouleau, Sask., 1913, 6 p.c.	100 00	100 00	100 00
Balgonie, Sask., 1914, 6 p.c.	200 00	200 00	200 00
Drinkwater, Sask., 1914, 8 p.c.	200 00	204 00	204 00
Lemberg, Sask., 1914, 6 p.c.	300 00	300 00	300 00
Craik, Sask., 1915, 6 p.c.	150 00	150 00	150 00
Saltcoats, Sask., 1915, 6 p.c.	300 00	300 00	300 00
Heward, Sask., 1915, 6 p.c.	300 00	300 00	300 00
Watson, Sask., 1917, 8 p.c.	500 00	500 00	500 00
Wilcox, Sask., 1918, 8 p.c.	600 00	600 00	600 00
Tantallon, Sask., 1918, 8 p.c.	600 00	600 00	600 00
Macoun, Sask., 1918, 8 p.c.	600 00	606 00	606 00
Lockwood, Sask., 1923, 6 p.c.	880 00	880 00	880 00
Adanac, Sask., 1925, 5½ p.c.	3,206 58	3,039 70	3,039 70
Foam Lake, Sask., 1920, 6 p.c.	1,800 00	1,764 30	1,764 30
Unity, Sask., 1925, 5½ p.c.	1,733 30	1,639 62	1,639 62
Venn, Sask., 1925, 6 p.c.	1,300 00	1,266 40	1,266 40
Delisle, Sask., 1925, 6 p.c.	1,300 00	1,266 40	1,266 40
Harris, Sask., 1920, 6 p.c.	1,200 00	1,178 00	1,178 00
Punnichy, Sask., 1920, 6 p.c.	640 00	628 20	628 20
Foam Lake, Sask., 1925, 6 p.c.	2,333 25	2,269 35	2,269 35
Elfros, Sask., 1925, 7 p.c.	2,800 00	2,877 60	2,877 60
Gull Lake, Sask., 1920, 5½ p.c.	4,800 00	4,624 15	4,624 15
Balcarres, Sask., 1925, 6 p.c.	3,033 30	3,033 30	3,033 30
Leney, Sask., 1920, 6 p.c.	1,200 00	1,178 00	1,178 00
Jasmin, Sask., 1920, 6 p.c.	2,400 00	2,356 00	2,356 00
Muenster, Sask., 1925, 5½ p.c.	2,333 25	2,200 30	2,200 30
Le Ross, Sask., 1925, 5½ p.c.	1,300 00	1,232 35	1,232 35
Raymore, Sask., 1925, 6 p.c.	4,333 34	4,220 40	4,220 40
Harris, Sask., 1925, 7 p.c.	1,733 30	1,779 00	1,779 00
Tate, Sask., 1925, 6 p.c.	1,040 00	1,012 95	1,012 95
Tate, Sask., 1925, 6 p.c.	520 00	506 45	506 45
Leslie, Sask., 1922, 6 p.c.	2,291 63	2,237 65	2,237 65
Netherhill, Sask., 1925, 7 p.c.	1,300 00	1,333 75	1,333 75
Tessier, Sask., 1920, 5 p.c.	1,440 00	1,361 05	1,361 05
Laura, Sask., 1920, 6 p.c.	800 00	785 40	785 40
Kelliher, Sask., 1925, 5½ p.c.	3,500 00	3,306 75	3,306 75
Viscount, Sask., 1920, 6 p.c.	800 00	785 40	785 40
Heward, Sask., 1925, 6 p.c.	2,166 59	2,110 05	2,110 05
Glenavon, Sask., 1925, 7 p.c.	1,733 30	1,778 95	1,778 95
Grayson, Sask., 1925, 6 p.c.	866 58	843 65	843 65
Ituna, Sask., 1926, 6 p.c.	2,800 00	2,721 90	2,721 90
Wawota, Sask., 1919, 6½ p.c.	875 00	875 00	875 00
Spy Hill, Sask., 1926, 8 p.c.	1,866 67	2,020 05	2,020 05
Dubuc, Sask., 1926, 6 p.c.	2,800 00	2,721 90	2,721 90
Jansen, Sask., 1921, 6 p.c.	909 00	882 00	882 00
Neudorf, Sask., 1926, 6 p.c.	1,400 00	1,361 60	1,361 60
Togo, Sask., 1921, 6 p.c.	900 00	864 50	864 50
Star City, Sask., 1921, 6 p.c.	900 00	864 50	864 50
Eyebrow, Sask., 1921, 6 p.c.	3,600 00	3,458 00	3,458 00
Elfros, Sask., 1926, 6 p.c.	1,400 00	1,325 70	1,325 70
Welwyn, Sask., 1921, 7 p.c.	720 00	720 00	720 00

* In deposit with the Receiver General.

THE GREAT-WEST LIFE—*Continued.*

ASSETS—*Continued.*

Villages—Concluded.	Par value.	Book value.	Market value.
Earl Grey, Sask., 1927, 6 p.c.	$ 2,500 00	$ 2,366 70	$ 2,366 70
Kelliher, Sask., 1926, 5½ p.c.	4,000 00	3,671 30	3,671 30
Earl Grey, Sask., 1927, 6 p.c.	1,000 00	948 90	948 90
Hawarden, Sask., 1921, 6 p.c.	3,500 00	3,458 00	3,458 00
Fort Qu'Appelle, Sask., 1922, 7 p.c.	3,000 00	3,000 00	3,000 00
Springside, Sask., 1926, 6 p.c.	1,400 00	1,324 90	1,324 90
Margo, Sask., 1921, 6 p.c.	1,000 00	960 10	960 10
Southey, Sask., 1926, 7 p.c.	3,733 34	3,733 34	3,733 34
Howell, Sask., 1926, 6 p.c.	746 62	706 65	706 65
Abernethy, Sask., 1926, 6 p.c.	3,000 00	2,838 65	2,838 65
Colgate, Sask., 1922, 5½ p.c.	2,500 00	2,347 55	2,347 55
Ogema, Sask., 1926, 6 p.c.	2,800 00	2,649 85	2,649 85
Ituna, Sask., 1926, 7 p.c.	2,800 00	2,800 00	2,800 00
Pangman, Sask., 1926, 6 p.c.	4,000 00	3,783 50	3,783 50
Atwater, Sask., 1926, 6 p.c.	1,400 00	1,324 95	1,324 95
Marquis, Sask., 1926, 8 p.c.	1,350 00	1,350 00	1,350 00
Laura, Sask., 1926, 7 p.c.	1,120 00	1,120 00	1,120 00
Bounty, Sask., 1922, 7 p.c.	7,000 00	7,011 00	7,011 00
Welwyn, Sask., 1922, 7 p.c.	600 00	605 00	605 00
Ogema, Sask., 1927, 6 p.c.	3,000 00	2,838 65	2,838 65
Fuller, Sask., 1927, 6 p.c.	2,000 00	1,893 80	1,893 80
Keeler, Sask., 1927, 6 p.c.	2,000 00	1,893 75	1,893 75
Lampman, Sask., 1927, 6 p.c.	3,000 00	2,838 65	2,838 65
Bredenbury, Sask., 1922, 7 p.c.	5,000 00	5,009 00	5,009 00
Viceroy, Sask., 1927, 6 p.c.	4,000 00	3,783 55	3,783 55
Findlater, Sask., 1917, 6 p.c.	500 00	492 15	492 15
Elfros, Sask., 1927, 6 p.c.	2,500 00	2,366 70	2,366 70
Fort Qu'Appelle, Sask., 1922, 6 p.c.	3,000 00	2,879 45	2,879 45
Coblenz, Sask., 1927, 6 p.c.	1,500 00	1,421 80	1,421 80
Viscount, Sask., 1927, 6 p.c.	3,500 00	3,311 60	3,311 60
Montmartre, Sask., 1927, 6 p.c.	3,000 00	2,838 65	2,838 65
Hawarden, Sask., 1922, 7 p.c.	4,000 00	4,008 00	4,008 00
Grayson, Sask., 1927, 6 p.c.	3,000 00	2,838 65	2,838 65
Bienfait, Sask., 1927, 6 p.c.	3,500 00	3,311 60	3,311 60
Churchbridge, Sask., 1922, 6 p.c.	2,500 00	2,400 70	2,400 70
Colonsay, Sask., 1928, 7 p.c.	1,500 00	1,506 00	1,506 00
Pangman, Sask., 1927, 6 p.c.	1,000 00	948 90	948 90
Laird, Sask., 1922, 5½ p.c.	3,200 00	3,003 90	3,003 90
Didsbury, Alta., 1913, 6 p.c.	50 00	50 00	50 00
Coleman, Alta., 1915, 6 p.c.	300 00	300 00	300 00
Pincher City, Alta., 1920, 8 p.c.	1,800 00	1,908 30	1,908 30
Strome, Alta., 1920, 6 p.c.	1,200 00	1,178 00	1,178 00
Barons, Alta., 1920, 8 p.c.	1,600 00	1,688 35	1,688 35
Viking, Alta., 1920, 6 p.c.	800 00	800 00	800 00
New Norway, Alta., 1921, 6 p.c.	1,800 00	1,764 30	1,764 30
Ferentosh, Alta., 1921, 8 p.c.	1,800 00	1,908 30	1,908 30
Erskine, Alta., 1921, 6 p.c.	1,800 00	1,729 00	1,729 00
West Edmonton, Alta., 1921, 7 p.c.	1,350 00	1,350 00	1,350 00
Kitscoty, Alta., 1921, 6 p.c.	900 00	864 50	864 50
Ryley, Alta., 1922, 6 p.c.	2,000 00	1,920 95	1,920 95
Killam, Alta., 1922, 6 p.c.	4,000 00	3,837 95	3,837 95
Dauphin, Man., 1921, 6¼ p.c.	3,396 20	3,396 20	3,396 20
Total	$ 198,942 25	$ 193,552 01	$ 193,552 01
Sundry—			
Empire Loan Co., Man., 1915, 5½ p.c.	$ 10,000 00	$ 9,786 75	$ 9,786 75

School Districts.

	Par value.	Book and Market value.
Alberta	$ 7,610 00	$ 7,537 00
Manitoba	4,200 00	4,040 25
Saskatchewan	18,194,45	18,301 45
Total debentures	$ 315,091 72	$ 309,362 48

Carried out at book and market value	$	309,362 48
Cash at head office		1,858 77

THE GREAT-WEST LIFE—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Bank of Nova Scotia, Charlottetown, P.E.I.	$ 373 40	
Bank of Nova Scotia, Halifax	851 01	
Bank of Nova Scotia, St. John, N. B.	1,596 81	
Imperial Bank, Calgary	909 95	
Imperial Bank, Vancouver	481 19	
Dominion Bank, Montreal	4,219 64	
Standard Bank, Toronto	2,320 16	
Northern Crown Bank, Winnipeg	1,109 28	
Dominion Bank, "	718 75	
Imperial Bank, "	946 25	
Quebec Bank, "	688 92	
Union Bank, "	2,638 40	
Royal Bank, "	4,539 29	
Northern Crown Bank, Victoria	361 15	
Merchants' National Bank, Fargo, N.D.	727 68	
Total		$ 21,881 88
Reversions		132 75
Fire insurance premiums and taxes advanced on account of mortgagors		6,464 33
Total ledger assets		$11,298,438 92

OTHER ASSETS.

Market value of stocks over value in account			$ 13,040 50
Interest due, $74,906.50; accrued, $265,696.30			340,602 80
Rents due			1,540 00
	New.	Renewals.	
Gross premiums due and uncollected on policies in force	$ 185,219 49	$ 428,729 17	
Deduct commission payable thereon	37,043 89	21,436 46	
Net premiums due and uncollected	$ 148,175 60	$ 407,292 71	
Net deferred premiums on policies in force (taken at 80 per cent new and 95 per cent renewals)	5,696 26	37,194 85	
Net outstanding and deferred premiums			598,359 42
Total assets			$12,251,981 64

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 9,431,206 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	198,596 00	
Total	$ 9,629,802 00	
Deduct value of policies reinsured in other companies	45,525 00	
*Net reinsurance reserve without deduction (full deduction allowed being $389,880)		$ 9,584,277 00
Present value of amounts not yet due on matured instalment policies		31,075 00
Total claims for death losses, unadjusted		62,163 90
Surrender values claimable on policies cancelled		2,967 00
Amount of dividends or bonuses to policyholders due and unpaid		2,744 85

THE GREAT-WEST LIFE—*Continued.*

LIABILITIES—*Concluded.*

Amount of dividends or bonuses to policyholders held for accumulation	$ 50,941 00
Dividends to stockholders, due January 2, 1913	41,250 00
Premiums paid in advance	14,699 95
Interest paid in advance	26,221 63
Taxes accrued	26,893 22
Balance of shareholders' account	142,002 20
Directors' and auditors' fees	6,695 00
Investment reserve fund	35,000 00
Total liabilities	$10,026,930 75
Excess of assets over liabilities	$ 2,225,050 89
Capital stock paid up	550,000 00
Surplus above all liabilities and paid up capital	$ 1,675,050 89

(Including $1,611,187 surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911.)

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account, December 31, 1911	$ 142,946 00
Interest added during the year	47,051 00
Shareholders' proportion of profits	34,481 00
Total	$ 224,478 00
Dividends declared to Shareholders during the year	82,475 80
Balance of shareholders' account, Dec. 31, 1912	$ 142,002 20

(Policyholders receive 90 per cent of the distributive share of surplus and shareholders 10 per cent.)

INCOME.

Cash received for first year's premiums	$ 635,852 01	
Less premiums paid for reinsurance	6,439 35	
Total net income from first year's premiums		$ 629,412 66
Cash received for renewal premiums	$ 1,964,931 36	
Renewal premiums paid by dividends	6,174 03	
Total	$ 1,971,105 39	
Less premiums paid for reinsurance	22,531 55	
Total net income from renewal premiums		1,948,573 84
Single premiums, ($9,545 of which was paid by dividends)		232,503 80
Total net income from single premiums for life annuities		7,564 50
Total net premium income		$ 2,818,054 80

*Insurances of $15,548,251, being business issued at 3 p.c. premium rates—the American 3 p.c. Table. Insurances of $19,134,472, being deferred dividend life policies issued after December 31, 1897:—Om (5) 3 p.c. Table. All other insurances $49,296,016, and premiums reduction, Om (5) 3½ p.c. Table.—For life annuities, the British Offices' Select Annuity Tables with interest at 3½ p.c.

THE GREAT-WEST LIFE—*Continued.*

INCOME—*Concluded.*

Amount received for interest on investments		$ 698,767 85
Amount received for dividends on stock		17,617 41
Received for rents		19,295 55
Net profit from securities actually sold		1,488 79
Total		$ 3,555,224 40
Cash received for calls on capital		1,500 00
Total income		$ 3,556,724 40

EXPENDITURE.

Cash paid for death losses, ($138,812.15 of which accrued in previous years)	$ 402,412 31	
Payments on matured instalment policies	3,938 50	
Total	$ 406,350 81	
Deduct amount received from other companies for reinsured death claims (accrued in previous years)	38,069 73	
Net amount paid for death claims		$ 368,281 08
Cash paid for matured endowments (including bonus additions)		68,135 45
Cash paid for disability claims		46 70
Cash paid to annuitants		10,230 93
Cash paid for surrendered policies		85,467 63
Cash paid for matured dividend policies surrendered		92,400 00
Cash dividends paid to policyholders		117,811 85
Cash dividends applied in payments of premium		15,719 03
Total paid to policyholders		$ 758,092 67
Cash paid stock-holders for interest or dividends		82,363 30
Taxes, licenses, fees or fines		24,056 29
Investment expenses, viz.:— commission on loans, $15,591; rent, fuel and light, $3,900; salaries, $38,240; sundry, $3,050; travelling expenses, $550; appraisement expenses, $4,233.72; printing and stationery, $1,600; furniture and fixtures, $1,563; auditors' fees, $750; express, telegram and telephones, $700; legal fees, $500; postage, $1,030		71,707 72
Head office salaries, $112,132.41; travelling expenses, $1,216.54; directors' fees, $6,050; auditors' fees, $750		120,148 95
Commissions (first year), $445,422.33; commissions (renewals), $19,114.08; commissions advanced to agents, $2,973.36; agency salaries, $55,689.94; agency travelling expenses, $2,264.01; agency expenses, $600		526,063 72
All other expenditure, viz.:—Advertising, $11,279.89; books and periodicals, $1,100.23; exchange, $1,595.53; express, telegrams and telephones, $3,540.35; legal expenses, $1,032.27; medical fees, $51,412.48; office furniture, &c., $4,692.86; postage, $9,338.33; printing and stationery, $19,027.28; rent, fuel and light, $21,064.74; sundries, $12,107.49; staff insurance, $3,009.07		139,200 52
Total expenditure		$ 1,721,633 17

THE GREAT-WEST LIFE—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets as at December 31, 1911	$ 9,463,347 69
Amount of cash income as above	3,556,724 40
Total	$13,020,072 09
Amount of expenditure as above	1,721,633 17
Balance net ledger assets, December 31, 1912	$11,298,438 92

(Average rate of interest earned upon these investments during 1912 was 7.92 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	8,017	
Amount of said policies		$20,267,764 00
Amount of said policies reinsured in other licensed companies in Canada		268,351 00
Number of policies become claims during the year (including matured endowments)	217	
Amount of said claims (including matured endowments)		399,481 00
Number of policies in force at date	40,506	
Amount of said policies	$ 83,909,247	
Bonus additions thereto	69,492	
Total	$ 83,978,739	
Amount of said policies reinsured in other licensed companies in Canada	986,467	
Net amount in force at December 31, 1912		82,992,272 00
Number of annuities in force at December 31, 1912	36	
Amount of annual payments thereunder		10,385 57

EXHIBIT OF LIFE ANNUITIES.

	Life Annuities Proper. No.	Annual payments thereon.
In force, December 31, 1911	33	$ 10,185 57
New Annuities	4	900 00
Totals	37	$ 11,085 57
Terminated by death	1	700 00
In force December 31, 1912	36	$ 10,385 57

EXHIBIT OF POLICIES.

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life	27,220	$ 53,304,094		
Endowments	5,395	8,193,349		
Term and all other	1,649	6,417,493		
Bonus additions		54,496		
			34,264	$67,969,432 00

THE GREAT-WEST LIFE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

New policies issued:—

	No.	Amount.	No.	Amount.
Whole life	8,039	18,556,604		
Endowments	869	1,748,364		
Term and all other	470	2,828,695		
Bonus additions		18,696		
			9,378	$22,952,359 00
Old policies revived			263	595,019 00
Old, changed and increased			245	984,173 00
Total			44,150	$92,500,983 00
Deduct terminated			3,644	8,522,244 00

In force at end of year:—

Whole life	32,734	$ 66,159,050		
Endowments	5,879	9,316,152		
Term and all other	1,893	8,434,045		
Bonus additions		69,492		
			40,506	$83,978,739 00

DETAILS OF TERMINATIONS.

Terminated by death (including bonuses, $635)	176	$ 331,344 00
Terminated by maturity (including bonuses, $1,657)	41	68,137 00
Terminated by expiry	32	67,678 00
Terminated by surrender (including bonuses, $1,264)	565	1,030,840 00
Terminated by lapse (including bonuses, $110)	1,891	4,298,638 00
Policies changed and decreased (including bonuses, $34)	185	977,530 00
Policies not taken	754	1,748,077 00
Total (including bonuses, $3,700)	3,644	$ 8,522,244 00

DETAILS OF POLICIES REINSURED.

Whole life	68	$ 803,650 00
Endowment	7	79,000 00
Term and all other	6	103,817 00
Total	81	$ 986,467 00

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profits—	No.	Amount.	Reserve.
Life	31,205	$ 61,654,974	$ 6,537,068
Endowments	5,258	7,800,571	1,951,960
Term, &c.	921	3,002,838	31,120
Bonus additions		69,492	38,248
Premium reductions		(3,909)	11,739
Totals	37,484	$ 72,527,875	$ 8,570,135
Less reinsured		839,650	38,538
Net	37,484	$ 71,688,225	$ 8,531,597

THE GREAT-WEST LIFE—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES—*Concluded.*

Without-Profit:—	No.	Amount.	Reserve.
Life	1,429	$ 4,504,076	$ 557,464
Endowments	621	1,515,581	152,241
Term, &c	972	5,431,207	254,445
Totals	3,022	$ 11,450,864	$ 964,150
Less reinsured		146,817	6,987
Net	3,022	$ 11,304,047	$ 957,163
Grand Totals	40,506	$ 82,992,272	$ 9,488,760

LIFE ANNUITIES.

	No.	Yearly Amount Payable.	Reserve.
Life Annuities Proper	36	$ 10,385 57	$ 95,517
Totals	36	$ 10,385 57	$ 95,517

Miscellaneous Statement.

1. Assurances were valued in groups. Annuities were valued individually.

2. The valuation age for assurances was obtained by adding N+½ to the office age at entry (next birthday), N being the curtate duration. For annuities the valuation age was taken at nearest attained age.

3 (*a*). No policies are issued on lives resident in tropical and sub-tropical countries.

(*b*). Policies issued at premiums corresponding to ages higher than the true ages, were valued at the rated-up age.

(*c*). In the valuation of policies providing for payments at death during certain periods of an amount less than the full amount of insurance, liens were disregarded.

(*d*). Extra premiums were disregarded in the valuation of policies issued at a fixed extra premium whether payable in one sum or annually.

(*e*). In the valuation of policies providing for disability benefits special reserves were held, being 25 cents per $1,000 for year of issue 1912, and 37½ cents per $1,000 for year of issue 1911.

4. See 3 (*a*).

5. In the valuation of limited and single premium policies provision is made for prepaid or limited loadings by valuing at a low rate of interest.

6. The average rate of interest earned on the invested assets was 7·92 per cent.

7. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

Policyholders receive 90 per cent of surplus set apart for distribution and shareholders 10 per cent. The surplus from non-participating policies is kept in a separate account and held to be ultimately used as may be decided by the Directors.

THE GREAT-WEST LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Dividends to policyholders are computed by a contribution method, four factors being employed, viz.:—Interest, Mortality, Loading and Withdrawals. These factors are embodied in an accumulation formula whereby the total fund or asset-share is determined for each policy, the same being subject to adjustment according as the sum of the total asset-shares or other liabilities is greater or less than the total assets of the company. The surplus share or dividend is ascertained by deducting the reserve from the asset-share. The factors employed in above method are as follows. For interest a net rate of 6 per cent is assumed. For mortality it is assumed that 75 per cent of the O[M] mortality rates applies for all attained ages less than 36; after age 35 the percentage increases one point for each additional attained age until a maximum of 100 per cent is attained at age 60. For loading an expense rate of 10 per cent is assumed for all renewal premiums. For first year premiums the expense rate varied with each plan and age, for example, the rates from age 25 to age 51 varied for Ordinary Life, from 122 to 88 per cent, for 20 Payment Life from 105 to 84 per cent and for 20 year Endowment from 88 to 80 per cent. The withdrawal factor was assumed to apply during only the first seven years of the policy the rates assumed varying with the duration from 18 per cent to 1 per cent for all ages up to 47, after which they decrease slightly.

WITH-PROFIT POLICIES.

Deferred Dividend Policies issued prior to January 1, 1911 and Amount of Profits contingently apportioned thereto:—

Year of issue.	Amount in force.	Profits contingently apportioned.
1893	$ 364,220	$ 116,434
1894	548,486	98,443
1895	403,124	100,063
1896	599,500	117,352
1897	878,000	139,334
1898	908,900	113,747
1899	1,233,800	129,789
1900	1,193,100	130,513
1901	1,236,000	115,667
1902	1,401,000	101,181
1903	1,504,406	109,301
1904	1,835,700	111,443
1905	2,211,456	105,435
1906	2,087,680	70,300
1907	1,954,008	39,472
1908	2,224,528	23,533
1909	2,454,722	2,733
1910	2,993,638	—13,553
Totals	$ 25,832,662	$ 1,611,187

Deferred Dividend Policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of issue.	Amount in force.	Profits credited.
1911	$ 2,545,879	$ —17,107
1912	5,184,875	—40,835
Totals	$ 7,730,754	$ —57,942

(—)These negative amounts are within the allowances permitted by Sec. 42, sub.-sec. 3, of the Insurance Act, 1910.

THE GREAT-WEST LIFE—*Continued.*

Business done Outside of Canada.

(Included in above Statement.)

ASSETS OUTSIDE OF CANADA.

Mortgage loans on real estate, first liens		$ 67,760 34
Amount of loans upon which interest has been overdue for one year or more previous to statement	$16,081.34	
Loans to policyholders on companys' policies assigned as collaterals		8,287 45
Cash in Merchants National Bank, Fargo, N.D		727 68
Interest due, $1,771.50; accrued, $1,731.65		3,503 15
Net outstanding and deferred premiums		17,922 11
Grand Forks debentures		15,445 02
Total assets outside of Canada		$ 113,645 75

LIABILITIES OUTSIDE OF CANADA.

Net reinsurance reserve	$ 94,696 00
Claims for death losses unadjusted	2,000 00
Dividends or bonuses to policyholders, due and unpaid	229 85
Dividends or bonuses to policyholders held for accumulation	878 00
Premiums paid in advance, $314.55; interest paid in advance, $234.85	549 40
Taxes due and accrued	1,237 10
Total liabilities outside of Canada	$ 99,590 35

PREMIUM INCOME OUTSIDE OF CANADA.

Total cash income from first year premiums		$ 21,575 29	
Cash received for renewal premiums	$ 27,642 89		
Renewal premiums paid by dividends	266 05		
Total net income from renewal premiums		27,908 94	
Single premiums paid by dividends		607 00	
Total net premium income outside of Canada			$ 50,091 23

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA.

Cash paid for death losses	$ 4,500 00
Cash paid for surrendered policies	1,629 80
Cash dividends paid to policyholders	2,149 08
Cash dividends applied in payment of premiums	873 05
Total amount paid to policyholders outside of Canada	$ 9,151 93

THE GREAT-WEST LIFE—*Concluded.*

MISCELLANEOUS OUTSIDE OF CANADA.

Number of new policies reported as taken during the year and paid for in cash	440	
Amount of said policies		$ 714,355 00
Number of policies become claims	4	
Amount of said claims		5,500 00
Number of policies in force	1,037	
Amount of said policies	$ 1,801,006 60	
Bonus additions thereto	3,269 00	
Net amount in force at date		$ 1,804,275 00

EXHIBIT OF POLICIES OUTSIDE OF CANADA.

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	663	$ 1,092,726 00		
Endowment	91	131,099 00		
Term and all other	40	140,906 00		
Bonus additions		1,934 00		
			794	$ 1,366,566 00
New policies issued:—				
Whole life	374	$ 619,089 00		
Endowments	28	45,000 00		
Term and all other	26	74,000 00		
Bonus additions		1,431 00		
			428	739,520 00
Old policies revived			4	10,500 00
Old, changed and increased			42	65,588 00
Total			1,268	$ 2,182,174 00
Deduct terminated			231	377,899 00
In force at end of year:—				
Whole life	870	$ 1,441,526 00		
Endowments	99	146,000 00		
Term and all other	68	213,480 00		
Bonus additions		3,269 00		
			1,037	$ 1,804,275 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	4	$ 5,500 00
Terminated by surrender	11	23,000 00
Terminated by lapse (including $110 bonuses)	126	210,899 00
Terminated by change and decrease	43	71,000 00
Terminated by not being taken	47	67,500 00
Total terminated (including $110 bonuses).	231	$ 377,899 00

THE GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—CHAS. A. HANSON. | General Manager and Secretary—JAS. H. SCOTT.

Principal Office—London, England.

Chief Agent in Canada—Arch. R. Howell, | Head Office in Canada—Montreal.

(Constituted, July 17, 1848. Dominion license issued December 9, 1911.)

CAPITAL.

Amount of capital authorized and subscribed for (£100,000)	$ 486,666 67
Amount paid up in cash	108,906 26

ASSETS IN CANADA.

Value of real estate	$ 130,000 00
Amount secured by way of loans on real estate, first liens	595,700 00

Bonds and debentures on deposit with the Receiver General—

	Par value.	Market value.
Montreal Protestant Board School Commissioners, 1939, 4 p.c.	$ 25,000 00	$ 23,750 00
City of Lethbridge, 1940, 4½ p.c.	25,000 00	25,000 00
Town of St. Louis, 1948, 4½ p.c.	25,000 00	24,500 00
Total par and market values	$ 75,000 00	$ 73,250 00

Carried out at market value	73,250 00
Cash at head office in Canada	50 00
Cash in Molson's bank, Montreal, $2,202.75; Bank of Montreal, $6,338.09	8,540 84
Interest accrued	6,151 67
Rents accrued	300 00
Office furniture	1,989 31

	New.	Renewals.
Net premiums due and uncollected on Canadian policies in force	$ 907 47	$ 344 14
Net deferred premiums (taken at 50 per cent of gross)	1,347 38	.....
Net outstanding and deferred premiums		2,598 99
Total assets in Canada		$ 818,580 81

THE GRESHAM LIFE—*Continued.*

LIABILITIES IN CANADA.

*Amount estimated upon the statutory basis to cover net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force	$	10,000 00
Premiums paid in advance		38 83
Taxes due or accrued		283 57
Total liabilities in Canada	$	10,322 40

INCOME IN CANADA.

Cash received for first year premiums	$ 11,708 80	
Cash received for annual premiums for life annuities	300 00	
Total net premium income	$	12,008 80
Received for interest or dividends		18,006 97
Total income in Canada	$	30,015 77

EXPENDITURE IN CANADA.

Cash paid for death losses	$	2,000 00
Cash paid for taxes, licenses, fees or fines		1,935 10
Paid for salaries, head office officials, $8,240.21; travelling expenses, $1,213.52; director's fees, $2,125		11,578 73
Commissions, first year, $6,153.90; agency salaries, $7,789.17; do., travelling expenses, $1, 339.35		15,282 42
Miscellaneous payments, viz.:—Advertising, $1,153.41; express, telegrams and telephones, $423.46; legal fees, $106.50; office furniture, $1,688.53; postage, $347.46; printing and stationery, $2,078.54; rent, fuel and light, $2,883.48; sundries, $1,085.83; exchange, $2.72; medical fees, $792; building expenses in connection with society's building, $696.67		11,258 60
Total expenditure in Canada	$	42,054 85

MISCELLANEOUS, IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	145	
Amount of said policies	$	458,000 00
Number of policies become claims during the year	1	
Amount of said claims including matured endowments		2,000 00
Number of policies in force at December 31, 1912	172	
Amount of said policies		521,307 00
Deferred life annuities in force, 1. Annual payments thereunder, $585.		

*Estimated by the Department.

THE GRESHAM LIFE—*Concluded.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

New policies issued:—

	No.	Amount.	No.	Amount.
Whole life	116	$ 348,807 00		
Endowments	43	92,000 00		
Term and all other	17	90,500 00		
Total			176	$ 531,307 00
Deduct terminated			4	10,000 00

In force at December 31, 1912:—

Whole life	112	$ 338,807 00		
Endowments	43	92,000 00		
Term and all other	17	90,500 00		
Total			172	$ 521,307 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	1	$ 2,000 00
Terminated by change and decrease		1,000 00
Terminated by not taken	3	7,000 00
Total	4	$ 10,000 00

(*For General Business Statement, see Appendix.*)

THE HOME LIFE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—H. POLLMAN EVANS. | Managing Director—J. K. MCCUTCHEON.
Secretary—ALBERT J. WALKER. | Actuary—CHAS. P. MUCKLE.

Principal Office—Toronto.

(Incorporated, May 16, 1890, by 53 Vic., cap. 46. Amended July 10, 1899, by 62-63 Vic., cap. 114. Commenced business in Canada, May 12, 1892.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	219,200 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company	$ 166,618 81
Amount secured by way of loans on real estate, by bond or mortgage, first liens	463,383 72
Second liens on real estate	49,280 00
Amount of loans secured by bonds, stock or other marketable collaterals	35,000 00

	Par value.	Market value.	Amount loaned thereon.
Lands and Produce, Limited, 1932, 7 p.c.	$ 20,000 00	$ 20,000 00	$ 15,000 00
200 shares Dominion Trust Co., Limited	20,000 00	28,000 00	20,000 00
	$ 40,000 00	$ 48,000 00	$ 35,000 00

Amount of loans on which interest has been overdue for one year or more previous to statement	$ 57,763 56
Amount of loans made to policyholders on the company's policies assigned as collateral	119,680 56
Premium obligations on policies in force	66,101 30

*Bonds and debentures owned by the company:—

	Par value.	Book and Market value.
Bruderheim Village Alta. 1913-1919 6 p.c.	$ 560 00	$ 560 00
Bruce Mines Town, Ont. 1923-1924 5 p.c.	1,047 39	1,017 74
Buck Lake Sch. Dist., Sask. 1913-1918 8 p.c.	300 00	322 83
Blueberry Sch. Dist., Alta. 1913-17 5½ p.c.	500 00	503 12
Cobalt Town, Ont. 1918 6 p.c.	1,000 00	1,010 52
Claresholm Town, Alta. 1913-1916 5 p.c.	2,269 57	2,245 17
Cree Valley Sch Dist., Alta. 1913-1918 8 p.c.	420 00	451 98
Colne Dale Sch. Dis., Alta. 1913-1920 6 p.c.	560 00	569 59
Davidson Town, 1931, 5½ p.c.	3,000 00	3,055 65
Dominion Permanent Loan, Ont. 1915-1916 5 p.c.	53,406 62	53,406 62
Dubuc Village, Sask. 1913-1919 6 p.c.	700 00	711 96
Earl Grey Village, Sask. 1913-1916 6 p.c.	400 00	400 00
Elbow Village, Sask. 1913-1924 6 p.c.	3,200 02	3,281 98

*Of which are on deposit with the Receiver-General $997.51 Town of Bruce Mines, Ont.; $2 269.57; Town of Claresholm, Alta.; $3,000 Town of Davidson; $7,500 City of Grand Forks, B.C.; $14,000 City of Greenwood; $16,000 Town of Kenora, Ont.; $9,733.33 City of Toronto, Ont.

THE HOME LIFE ASSOCIATION—*Continued.*

ASSETS—*Concluded.*

Bonds and debentures owned by the company—*Concluded.*

	Par value.	Book and Market value.
Grand Valley Ry. Co., Ont., 1947, 5 p.c.	44,600 00	37,710 00
Grand Forks City, B.C., 1921 and 26, 5 p.c.	7,500 00	7,100 00
Greenwood City, debentures, 1925-26, 6 p.c.	14,000 00	13,650 00
Gogol Sch. Dist., Sask., 1913-1919, 6½ p.c.	700 00	711 80
Halbrite Village, Sask., 1913-1916, 6 p.c.	400 00	400 00
Hawarden Village, Sask., 1913-1920, 5½ p.c.	800 00	807 62
Irvine Village, Alta., 1913-1918, 8 p.c.	600 00	645 79
Imperial Loan & Inv. Co., 1916, 5 p.c.	10,000 00	10,000 00
Imperial Loan & Inv. Co., 1915-1916, 7 p.c.	61,527 00	60,696 25
Imperial Loan & Inv. Co., 1915, 6 p.c.	65,000 00	65,000 00
Kenora Town, Ont., 1937, 5½ p.c.	16,000 00	15,600 00
Kamsack Village, Sask., 1913-1924, 8 p.c.	4,000 01	4,512 35
Kronan Village, Sask., 1913-1917, 8 p.c.	500 00	536 69
Metz Sch. Dist., Sask., 1913-1918, 8 p.c.	360 00	387 39
Nitchie Hills Sch. Dist., Sask., 1913-1918, 8 p.c.	540 00	589 93
Newburn Sch. Dist., Sask., 1913-1918, 8 p.c.	480 00	524 37
Osage Village, Sask., 1913-1916, 6 p.c.	400 00	400 00
Pigeon Lake Sch. Dist., Alta., 1913-1918, 8 p.c.	240 00	257 81
Provost Village, Alta., 1913-20, 6 p.c.	3,200 00	3,200 00
Sokal Sch. Dist., Sask., 1913-1918, 8 p.c.	480 00	524 36
Scarborough Sch. Dist. Sask., 1913-1918, 6 p.c.	720 00	742 18
Saltcoats Sch. Dist., Sask., 1913-1916, 6 p.c.	400 00	404 49
Semans Village, Sask., 1913-1925, 6 p.c.	1,733 33	1,733 33
Toronto City, Ont., 1919, 3½ p.c.	9,733 33	9,733 33
Tyvan Village, Sask., 1913-1915, 6 p.c.	300 00	300 00
Telfordville Sch. Dist., Alta., 1913-1918, 8 p.c.	450 00	491 59
Unity Village, Sask., 1913-1924, 5½ p.c.	6,400 01	6,441 18
Vermilion Town, Alta., 1913-1929, 6 p.c.	2,283 73	2,283 73
Wynyard Village, Sask., 1913-1924, 5 p.c.	2,800 01	2,728 25
Zealandia Village, Sask., 1913-1925, 6 p.c.	4,333 34	4,511 72
Total par, book and market value	$ 327,244 36	$ 320,161 32

Carried out at book value		$ 320,161 32
220 shares Dominion Permanent Loan Co., par value, $22.000; carried out at market value		22,000 00
Cash at head office		200 00

Cash in banks, etc., viz.:—

Imperial Bank, Toronto		$ 1,082 75
Sterling Bank, Toronto		13,670 86
Royal Bank, Toronto		30,918 90
Royal Bank, Toronto (special account)		46,939 75
Royal Bank, Vancouver		225 30
Royal Bank, Winnipeg		1,931 83
Imperial Loan and Investment (subject to 6 months notice of withdrawal)		25,000 00
Trusts and Guarantee Co., Limited, Toronto—		
Mortgage Trust account	$ 3,000	
Guaranteed Trust account	20,000	23,000 00
Total cash in banks, etc.		142,769 39
Advance to National Agency Co., Limited		55,807 67
Interest purchased		30 62
Total ledger assets		$ 1,441,033 39
Less provision for depreciation of bonds		25,000 00
		$ 1,416,033 39

THE HOME LIFE ASSOCIATION—*Continued.*

OTHER ASSETS.

Interest due, $22,158.99; accrued, $20,279.58	$ 42,438 57
Rents due, $391.25; accrued, $2,474.48	2,865 73
Office furniture, $6,652.89; less provision for depreciation, $5,023.67	1,629 22

	New Premiums.	Renewals.	
Gross premiums due and uncollected on policies in force	$ 1,888 66	$ 17,723 01	
Deduct commission payable thereon	188 86	1,772 30	
Net premiums due and collected	$ 1,699 80	$ 15,950 71	
Net deferred premiums (taken at 90 per cent of gross)	314 32	10,191 70	
Net outstanding and deferred premiums			28,156 53
Gross assets			$ 1,491,123 44
Deduct for bad or doubtful ledger assets			282,334 67
Net assets			$ 1,208,788 77

LIABILITIES.

†Amount computed on the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$1,250,778 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the Company's basis of valuation	7,263 00	
	$ 1,258,041 00	
Deduct value of policies reinsured in other companies	8,713 00	
Total	$ 1,249,328 00	
Amount of allowance permitted by Sec. 42, subs. 3 of The Insurance Act, 1910, (full allowance adjusted for reinsured being $9,028.68)	2,199 00	
*Net reinsurance reserve		$ 1,247,129 00
Present value of amounts not yet due on matured instalment policies		1,468 23
Net amount due on account of claims, unadjusted		11,500 00
Payments in advance, premiums $832.20; interest $525.26		1,357 46
Due on account of general expenses		1,486 62
Surrender values claimable on policies cancelled		2,000 00
Taxes, due and accrued		1,910 00
††Total liabilities		$ 1,266,851 31
Excess of liabilities over assets		$ 58,062 54
Capital stock paid up		219,200 00

†Computed by the Department.

*Based upon the Hm. Table of Mortality, with interest at 4 per cent on policies issued prior to January 1, 1900; and Hm. 3½ per cent for policies issued on or after January 1, 1900. For Life Annuities British Offices' Select Life Annuity Tables, 1893.

††The Home Life Association of Canada have a contract with the People's Life Insurance Company under which the People's Life receive a renewal commission of 7½ per cent of the premium actually collected in respect of People's Life policies reinsured by the Home Life or in respect of Home Life policies issued in substitution for People's Life policies. This contract expires on August 31, 1915.

The Home Life have also a contract with Mr. J. K. McCutcheon under which the said McCutcheon receives as general manager a salary of $5,000 per annum and a percentage of 3½ per cent of the gross actual premiums collected by the Association in each year, the percentage, however, not to exceed $7,100 in any one year. This contract terminates on the 13th October, 1920.

The Department of Justice is of opinion that these contracts do not constitute liabilities requiring capitalization as such.

THE HOME LIFE ASSOCIATION—*Continued.*

INCOME.

Cash received for first year premiums	$ 8,292 78		
Less premiums paid for reinsurance	222 71		
Net income from first year premiums		$ 8,070 07	
Cash received for renewal premiums	$ 198,371 09		
Less premiums paid for reinsurance	2,610 71		
Net income from renewal premiums		195,760 38	
Total net premium income			$ 203,830 45
Received for interest on investments			52,673 11
Total			$ 256,503 56
Deduct loss on securities sold			657 49
Total net cash income			$ 255,846 07

EXPENDITURE.

Cash paid for death losses	$ 41,738 04		
Payment of matured instalment policies	143 63		
Net amount paid for death claims			$ 41,881 67
Net amount paid for endowment claims			7,830 00
Cash paid to annuitants			72 40
Premium liens used in purchase of surrendered policies			3,144 13
Cash paid for surrendered policies			26,431 07
Total amount paid policyholders			$ 79,359 27
Taxes, licenses, fees or fines			2,682 85
Head office salaries, $17,912.07; do., travelling expenses, $373.25; directors' fees, $662; auditors' fees, $277.55; commission under the executive contract, $6,600; other commission, $9,658.76			35,483 63
Commissions, first year, $3,285.34; do., renewal, $8,390.19; do., advanced to agents, $3,825; agency salaries, $1,034.65; agency travelling expenses, $2,203.33			18,738 51
Sundry expenses:—Advertising, $1,354.30; books and periodicals, $115.91; exchange, $276.36; legal expenses, $1,253.50; medical fees, $748; postage, $632.91; printing and stationery, $906.68; rent, fuel and light, $3,477.09; general expenses, $397.59; Total, $9,162.34, less office furniture sold, $65			9,097 34
Total expenditure			$ 145,361 60

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, at December 31, 1911	$ 1,330,548 92
Amount of cash income as above	255,846 07
Total	$ 1,586,394 99
Amount of expenditure as above	145,361 60
Balance, net ledger assets, at December 31, 1912	$ 1,441,033 39

(The average rate of interest earned during 1912, upon these invested assets was 5.72 per cent.)

THE HOME LIFE ASSOCIATION—*Continued.*

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	149	
Amount of said policies		$ 210,086 00
Amount of said policies reinsured in other licensed companies in Canada		7,000 00
Number of policies become claims during the year	43	
Amount of said claims		54,433 00
Number of policies in force at date	4,319	
Amount of said policies	$ 5,536,620 70	
Amount of said policies reinsured	109,000 00	
Net amount in force, December 31, 1912		5,427,620 70
Number of life annuities in force	1	
Amount of annual payments thereunder		72 40

EXHIBIT OF POLICIES.

Policies in force at December 31, 1911:—	No.	Amount.	No.	Amount.
Whole life	3,222	$ 4,187,208 79		
Endowment	1,223	1,508,015 91		
Term	27	68,500 00		
Assessment	106	131,541 00		
			4,578	$ 5,895,265 70
New Policies issued:—				
Whole life	87	$ 143,900 00		
Endowment	63	78,000 00		
Term and all other	1	1,000 00		
			151	222,900 00
Old policies revived			34	47,472 00
Old, changed and increased			2	3,079 00
Total			4,765	$ 6,168,716 70
Deduct terminated			446	632,096 00
Policies in force at December 31, 1912:—				
Whole life	3,010	$ 3,903,500 79		
Endowment	1,177	1,435,111 91		
All other	26	66,500 00		
Assessment	106	131,508 00		
			4,319	$ 5,536,620 70

DETAILS OF POLICES WHICH HAVE CEASED TO BE IN FORCE.

Policies terminated by	death	40	$ 47,850 00
"	maturity	3	6,583 00
"	expiry	1	2,000 00
"	surrender	69	81,000 00
"	lapse	321	471,500 00
"	change and decrease (including $33 assessment)	2	9,663 00
"	not being taken	10	13,500 00
Total terminated		446	$ 632,096 00

THE HOME LIFE ASSOCIATION—*Continued.*

DETAILS OF POLICIES REINSURED.

Whole life	15	$ 52,500
Endowment	6	11,000
All other	15	45,500
Total	36	$ 109,000

STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit.			
Life	2,667	$3,436,603	$ 671,271
Endowments	1,038	1,308,355	461,193
Totals	3,705	$4,744,958	$1,132,464
Less reinsured		14,000	2,194
Net	3,705	$4,730,958	$1,130,270
Without-Profit.			
Life	343	$ 467,898	$ 76,861
Endowment	139	126 757	35,880
Term	26	66,500	451
Assessment	106	130,508	12,000
Totals	614	$ 791,663	$ 125,192
Less reinsured		95,000	6,519
Net	614	$ 696,663	$ 118,673
Grand totals	4,319	$5,427,621	$1,248,943

Annuity—1. Annual payment, $72.40; reserve, $385.

Miscellaneous Statement.

1. Assurances were valued individually; only one annuity.

2. The valuation age for assurances was age next birthday; for annuity, last birthday.

3. (*a*) Policies issued on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates were valued the same as Canadian policies.

(*b*) No policies are in force at premiums corresponding to ages higher than the true ages.

(*c*) In the valuation of policies with liens, the liens were disregarded.

(*d*) In the valuation of policies issued at a fixed extra premium, the extra premiums were disregarded.

(*e*) In the valuation of policies providing for disability benefits, no additional reserve was made.

4. Tropical and sub-tropical policies have the same surrender values and surplus allotted as the ordinary Canadian policies.

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 5.72 per cent.

7 and 8. No distribution of surplus has yet been made.

THE HOME LIFE ASSOCIATION—*Concluded.*

With-Profit Policies.

Deferred Dividend policies issued prior to January 1, 1911. No profits have been paid or have been contingently apportioned thereto.

Year of issue.	Amount in force.	Year of issue.	Amount in force.	Year of issue.	Amount in force.
1885	$ 18,750	1894	$ 67,500	1903	$ 481,216
1886	5,000	1895	50,500	1904	423,626
1887	10,000	1896	48,361	1905	395,435
1888	1,250	1897	89,000	1906	233,000
1889	9,000	1898	148,074	1907	287,500
1890	4,000	1899	168,691	1908	276,300
1891	9,500	1900	143,472	1909	272,750
1892	33,750	1901	227,409	1910	299,054
1893	57,250	1902	544,704		
Total					$4,305,092

Deferred Dividend policies issued subsequent to December 31, 1910. No profits have been credited thereto.

Year of issue.	Amount in force.
1911	$ 320,760
1912	91,900
Total	$ 412,660

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HERBERT C. COX.
Vice-Presidents—GEO. A. MORROW, S. J. MOORE.
Manager and Secretary—J. K. PICKETT.
Actuary—G. CECIL MOORE, A.I.A.

Head Office—Toronto.

(Incorporated, April 23, 1896, by Act 59 Vic., cap. 50. Commenced business, October 1, 1897.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	450,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate	$ 295,611 61
Amount secured by way of loans on real estate, by bond or mortgage, first liens	5,577,617 68
Amount of loans as above on which interest has been overdue for one year or more previous to statement.... $154,171.01	
Amount of loans secured by bonds, stocks or other marketable collaterals	72,781 79

	Par value.	Market value.	Amount loaned.
International Transit Ry. Co., 1st mortgage gold bonds	$ 30,000 00	$ 30,000 00	$ 24,486 79
350 shares Metropolitan Bank stock	35,000 00	70,000 00	46,375 00
14 shares Northern Crown Bank	1,400 00	1,358 00	1,120 00
10 shares Canadian Locomotive Co., Pref.	1,000 00	935 00	760 00
2 shares Canadian Locomotive Co., Ord.	200 00	120 00	40 00
Totals	$ 67,600 00	$ 102,413 00	$ 72,781 79

Amount of loans made to policyholders on the company's policies assigned as collaterals, $703,778.79; under automatic non-forfeiture provisions, $98,161.35	801,940 14

*Bonds and debentures owned by the company, viz.:—

	Par value.	Book and market value.
Government Stock—		
†Province of Quebec, 1937, 3 p.c.	$ 50,000 00	$ 47,000 00
Cities, Towns, Villages and Townships—		
City of Kingston, 1913 to 1928, 4½ p.c.	85,500 00	91,784 94
Town of Collingwood, 1913–1915, 5 p.c.	3,600 00	3,696 68
Town of Collingwood, 1929, 4½ p.c.	8,300 00	8,813 92
Town of Meaford, 1913 to 1921, 4½ p.c.	2,235 17	2,275 14

*Of these there are deposited with the Receiver General: City of Winnipeg debentures, $25,000; City of Kingston debentures, $85,500; Central Canada Loan and Savings Company's debentures, $60,000; City of Calgary debentures, $12,000; City of Strathcona debentures, $25,000; Bradwardine School Dis., $750; Collingwood debentures, $11,900; Meaford debentures, $2,235.17; Guelph debentures, $10,094.46; Village of Morrisburg debentures, $2,318.55; City of Nelson, $8,000.

†Deposited with the Newfoundland Government.

THE IMPERIAL LIFE —*Continued.*

ASSETS—*Concluded.*

Bonds and debentures—*Concluded.*

	Par value.	Book and market value.
City of Winnipeg, 1933, 4 p.c.	$ 25,000 00	$ 25,000 00
City of Guelph, 1925 and 1926, 4½ p.c.	10,004 46	10,303 67
Town of Bothwell, 1913–1919, 5 p.c.	1,553 83	1,587 50
City of Calgary, 1924, 5 p.c.	12,000 00	12,410 88
Village of Morrisburg, 1941, 4½ p.c.	2,318 55	1,961 70
City of Strathcona, 1933, 6 p.c.	25,000 00	27,338 31
City of Nelson, 1928, 5 p.c.	20,000 00	20,554 77
Town of Yorkton, 1913–41, 5 p.c.	29,428 05	29,428 05
Town of Kindersley, 1949 and 1952, 6 p.c.	8,642 95	9,048 60
Village of Elkhorn, 1913–22, 5 p.c.	1,500 00	1,430 95
School Districts—		
Manitoba school Districts	2,100 00	2,224 42
Saskatchewan School Districts	7,960 00	8,122 87
Alberta School Districts	2,815 00	2,871 39
Corporation Bonds—		
Bell Telephone Co., 1925, 5 p.c.	24,000 00	25,648 42
Central Canada Loan and Savings Company, 60 day deb., 4 p.c.	60,000 00	60,000 00
Niagara, St. Catharines and Toronto Railway, 1929, 5 p.c.	47,000 00	47,200 04
London Electric Co., Limited, 1915, 5 p.c.	15,000 00	15,035 77
Winnipeg, Selkirk and Lake Winnipeg Ry., 1923, 5 p.c.	25,000 00	25,966 88
Dominion Realty Co. Ltd., 1913–1924, 5 p.c.	216,651 33	216,651 33
Totals	$ 685,704 34	$ 696,356 23

Carried out at book value		$ 696,356 23
Stocks owned by the company, viz.:—132 shares of Bank of Ottawa stock, par $13,200; market value, $27,720; book value, $26,611.75; carried out at book value		26,611 75
Cash at branch offices		2,462 95
Cash in banks, viz.:—		
Metropolitan Bank, Toronto	$ 115,113 06	
Imperial Bank, Brandon	7,413 74	
Royal Bank, Kingston, Jamaica	17,709 34	
The Colonial Bank, Georgetown, Demerara	5,277 05	
Imperial Bank of Canada, Montreal	1,248 29	
Imperial Bank, Regina	189 70	
Royal Bank, Porto Rico	3,725 81	
Royal Bank, Trinidad	6,154 53	
Royal Bank, Barbadoes	9,728 11	
Metropolitan Bank, Hamilton	90 71	
Imperial Bank, Edmonton	200 00	
		166,850 35
Amount of loans made on the security of other companies' policies assigned as collaterals		3,041 30
Other companies'policies purchased		351 00
Total ledger assets		$ 7,643,624 80

OTHER ASSETS.

Interest due, $85,317.80; accrued, $126,547.73		211,865 53

	New.	Renewals.
Gross premiums due and uncollected on policies in force (less gross reinsurance)	$ 56,850 41	$ 190,712 64
Deduct commission payable thereon	28,365 62	14,540 40
Net premiums due and uncollected	$ 28,484 79	$ 176,172 24
Net deferred premiums taken (at 50 p.c. new and 92½ p.c. renewals, gross)	8,034 21	66,238 49

Net uncollected and deferred premiums	278,929 73
Total assets	$ 8,134,420 06

THE IMPERIAL LIFE—*Continued.*

LIABILITIES.

Amount estimated upon statutory basis to cover net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 6,600,715	
Additional reserves voluntarily maintanied to bring the total reserves up to the net values by the Company's basis of valuation	319,995	
Total	$ 6,920,710	
Deduct value of policies reinsured in other companies	582,142	
*Net reinsurance reserve (no deduction made, full deduction allowance permitted being $136,853)		$ 6,338,568 00
Present value of amounts not yet due on matured instalment policies		130,872 00
Claims for death losses (adjusted, but unpaid)	$ 305 00	
" " (unadjusted)	17,936 20	
" " (resisted, in suit)	5,000 00	
Total unpaid claims		23,241 20
Surrender values claimable on policies cancelled, whose reserves are not included above		7,014 56
Amount of dividends or bonuses to policyholders, due and unpaid		2,355 33
Amount of dividends to stockholders, due and unpaid		11,250 00
Taxes due or accrued		11,751 28
Premiums paid in advance		3,771 76
Premium reductions on outstanding and deferred premiums		578 17
Due on account of building contracts		37,760 99
Shareholders' surplus account		172,844 00
Total liabilities		$ 6,740,007 29
Excess of assets over liabilities		$ 1,394,412 77
Capital stock paid up in cash		450,000 00
Surplus above all liabilities and capital (policyholders' surplus, including $921,644.82, surplus contingently apportioned to deferred dividend policies issued prior to January 1, 1911)		$ 944,412 77

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account, Dec. 31, 1911	$ 153,031 00
Interest added during the year	35,380 00
Shareholders' proportion of profits	29,433 00
Total	$ 217,844 00
Dividends paid to shareholders	45,000 00
Balance of shareholders' account, Dec. 31, 1912	$ 172,844 00

(This account contains the shareholders' portion of all surplus earned.)

*Based on Institute of Actuaries' Hm. Table of Mortality for assurances other than Sub-Tropical and Tropical, and upon the American Tropical Table of Mortality for Sub-Tropical and Tropical Assurances with interest at 3 per cent for issue of year 1899 and subsequent years, and 3½ per cent for prior issue; Special reserves are included for expenses on limited payment policies after expiry of premium paying term and for Tropical and Sub-Tropical Assurances. Reserves for annuities are based upon the British Offices' Life Annuity Table with interest at 3½ per cent.

THE IMPERIAL LIFE—*Continued.*

INCOME.

Cash received for first year's premiums	$ 247,506 82		
Less premiums paid for reinsurance	17,235 47		
Total net income from first year's premiums		$ 230,271 35	
Cash received for renewal premiums	$ 1,204,422 04		
Renewal premiums paid by dividends	1,156 27		
Total	1,205,578 31		
Less premiums paid for reinsurance	82,811 06		
Total net income from renewal premiums		1,122,767 25	
Single premiums paid by dividends		2,540 08	
Total net premium income			$ 1,355,578 68
Received for interest on investments			434,234 17
Received for dividends on stocks			2,911 00
Net cash received for rents			2,653 70
Recovered on items previously written off			2,567 50
Total income			$ 1,797,945 05

EXPENDITURE.

Cash paid for death losses (including bonuses, $269)	$ 216,584 05		
Payments for matured instalment policies	8,745 12		
Total	$ 225,329 17		
Deduct amount received from other companies for reinsured death claims	10,036 50		
Net amount paid for death losses ($49,393, of which accrued in previous years)			$ 215,292 67
Net amount paid for endowment claims (including bonus $78.)			69,995 00
Total net amount paid for death claims and matured endowments			$ 285,287 67
Cash paid to annuitants			4,429 97
Cash paid for surrendered policies			67,635 24
Cash dividends to policyholders (less $1,688.37 from reinsurance Co's.)			37,908 13
Cash dividends applied in payment of premiums			3,696 35
Total paid to policyholders			$ 398,957 36
Cash dividends paid to stockholders			45,000 00
Taxes, licenses, fees or fines			14,429 87
Investment expenses viz.:—Commission on loans, $11,108.46; salaries, $10,064.50; travelling expenses, $1,130.93; exchange, $1,061.78; general expenses, $1,368.14; total, $24,733.81; deduct inspection fees, $657.20			24,076 61
Cash paid for head office salaries, $67,274.36; head office travelling expenses, $2,096.21; directors' fees, $2,777.50; auditors' fees, $1,500; directors' expenses, $384.85			74,032 92
Cash paid for commissions, first year, $140,750.73; commissions, renewals, $54,488.21; agency salaries, $11,504.81; agency travelling expenses, $10,691.66; agents' bonuses, $1,746.79			219,182 20

THE IMPERIAL LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Miscellaneous expenses, viz.:—Advertising, $3,468.03; books and periodicals, $682.95; exchange, $452.24; express, telegrams and telephones, $1,849.60; legal expenses, $1,479.30; medical fees, $16,154.61; office furniture, &c., $2,971.39; postage, $3,239.61; printing and stationery, $14,657.13; rent, fuel and light, $8,617.49; general expenses, $1,262.02; premiums on guarantee bonds, $514.05; inspection of risks, $291.95; alteration expenses, $614.99; insurance society fees, $230.12; photographic supplies, $468.07		$ 56,953 55
Total expenditure		$ 832,632 51

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, at December 31, 1911		$ 6,640,551 27
Amount of cash income as above		1,797,945 05
Total		$ 8,438,496 32
Amount of expenditure as above		832,632 51
Balance, net ledger assets, at December 31, 1912, ($7,643,624.80; less due on building contracts $37,760.99)		$ 7,605,863 81

(Average rate of interest earned during 1912, upon these invested assets was 6.83 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	3,215	
Amount of said policies		$ 6,426,990 00
Amount of said policies reinsured in other licensed companies in Canada		419,692 00
Number of policies become claims during the year	120	
Amount of said claims, $268,189, less reinsured, $7,000		261,189 00
Number of policies in force at date	20,407	
Amount of said policies	$ 38,721,957	
Bonus additions thereto	12,729	
Total	$ 38,734,686	
Amount of said policies reinsured in other licensed companies in Canada	2,441,695	
Net amount in force at December 31, 1912		36,292 991 00
Number of life annuities in force December 31, 1912	22	
Amount of annual payments thereunder		4,400 57

EXHIBIT OF LIFE ANNUITIES.

	Life Annuities Proper. No.	Life Annuities Proper. Annual payments thereunder.
In force at December 31, 1911	22	$ 4,472 57
Terminated by expiry		72 00
In force at December 31, 1912	22	$ 4,400 57

THE IMPERIAL LIFE—*Continued.*

EXHIBIT OF POLICIES.

Policies in force at December 31, 1911:—

	No.	Amount.		
Whole life	12,924	$ 23,860,290		
Endowment	5,157	8,916,977		
All other	365	1,732,005		
Bonus additions		8,728		
			18,446	$34,518,000 00
New policies issued:—				
Whole life	2,717	$ 5,213,369		
Endowment	795	1,547,776		
All other	151	767,509		
Bonus additions		4,318		
			3,663	$ 7,532,993 00
Old policies revived			199	318,667 00
Old, changed and increased			42	137,200 00
Total			22,350	$42,506,860 00
Deduct terminated			1,943	3,772,174 00
Policies in force at December 31, 1912:—				
Whole life	14,393	$ 26,772,458		
Endowment	5,586	9,824,893		
All other	428	2,124,606		
Bonus additions		12,729		
			20,407	$38,734,686 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death (including $269 bonus additions)	96	$ 193,932 00
" " maturity (including $78 bonus additions)	24	74,257 00
" " expiry	13	49,000 00
" " surrender	259	578,296 00
" " lapse	1,088	1,908,188 00
" " change and decrease	42	148,389 00
" " not taken	421	820,112 00
Total terminated ($347 bonuses)	1,943	$ 3,772,174 00

DETAILS OF POLICIES REINSURED.

Whole life	$ 1,250,608 00
Endowment	682,087 00
All other	509,000 00
Total	$ 2,441 695 00

THE IMPERIAL LIFE—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit—

	No.	Amount.	Reserve.
Life	13,663	$ 24,456,770	$ 3,323,754
Endowments	5,396	9,277,320	2,789,844
Term, &c	14	45,064	2,004
Premiums in advance			6,045
Bonus additions		12,729	8,470
Premium reduction			5,060
Special reserves			37,628
Totals	19,073	$ 33,791,883	$ 6,172,805
Less reinsured		1,407,216	326,651
Net	19,073	$ 32,384,667	$ 5,846,154

Without-Profit—

Life	730	$ 2,315,688	$ 423,300
Endowments	190	547,573	267,498
Term, &c	414	2,079,542	17,807
Premiums paid in advance			386
Special reserves			846
Totals	1,334	$ 4,942,803	$ 709,837
Less reinsured		1,034,479	255,491
Net	1,334	$ 3,908,324	$ 454,346
Grand totals	20,407	$ 36,292,991	$ 6,300,500

LIFE ANNUITIES.

	No.	Yearly amount payable.	Reserve
Life annuities proper	22	$ 4,400 57	$ 38,068

Miscellaneous Statement.

1. Participating policies issued on ordinary plans under age 46 were grouped according to year of issue, age at issue, and plan of assurance. Participating endowment policies were further arranged in groups containing five ages, as 20-24 and so on, and each group valued at the age central to the group, all other policies and annuities were valued individually.

2. The valuation age for assurances was age next birthday; for annuities age last birthday.

3. (*a*) Policies on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates were valued on the basis of the American Tropical Table of Mortality with interest at 3 per cent, a special contingent reserve being maintained.

(*b*) Policies issued at premiums corresponding to ages higher than the true ages, were valued at the higher age.

(*c*) Policies providing for the payment at death during certain periods of an amount less than the full amount of the insurance were valued for the full amount of the insurance.

(*d*) Where an extra premium is paid yearly, one-half of the extra premium for the year is added to the ordinary reserve. The Company has no extra premiums payable in one sum.

THE IMPERIAL LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

(*e*) For policies providing for disability benefits, a special reserve fund is provided consisting of the accumulated premiums for the disability benefit less the losses incurred under this benefit.

4. No distinction is made between tropical and sub-tropical policies and those issued at Canadian rates as regards surrender values and surplus allotted.

5. Under limited and single premium policies a special reserve for prepaid or limited loadings is provided in respect to deferred dividend policies with premium paying period less than deferred dividend period, computed as follows:—If n represents number of years in premium paying period and t the number of years in deferred dividend period, then this special reserve is the value of an n year pure endowment payable by n premiums of the present value of the loadings for $(t\text{-}n)$ years on a corresponding policy payable by t premiums. After n years the special reserve is the value of an annuity of the said loading for the balance of the t years.

6. The average rate of interest earned on the invested assets was 6.83 per cent.

7. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

The shareholders' account is credited quarterly with interest at the net rate for the year on the balance of the account and on the paid-up capital stock, and debited with the dividends paid shareholders. The balance which results at the end of the year is increased by the surplus derived in the year from non-participating policies and by 10 per cent of the surplus derived from participating policies. The net rate of interest is the ratio between interest and dividends on investments and the mean invested assets, the interest and dividends being first adjusted for the due and accrued and decreased by the investment expenses.

Profits realized from the sale of securities are divided between shareholders and participating policyholders in accordance with the Insurance Act, namely, in the proportion which the reserve on participating policies bears to the reserve on non-participating policies and losses incurred in the sale of securities are charged in the same proportion.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Each policy is credited first with a percentage (1.25%) of its reserve as a profit from interest, and with a percentage (20% participating, and 10% non-participating) of the policy's cost of insurance as a profit from mortality. The balance of surplus available each year for distribution after these amounts have been credited to the policies, is divided among the policies in proportion to their premium loadings. Surplus forfeited on participating policies by reason of the termination of the policies, is redistributed among the surviving participating policies in proportion to the surplus to the credit of each at the beginning of the year. Each policy's surplus is accumulated from year to year at an assumed net rate of interest ($4\frac{3}{4}\%$).

SESSIONAL PAPER No. 8

THE IMPERIAL LIFE—*Continued.*

With-Profit Policies.

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of issue.	Amount in force.	Profits contingently apportioned.
1897	$ 312,784	$ 32,381 68
1898	1,236,483	126,172 05
1899	1,140,796	113,164 04
1900	882,080	88,221 31
1901	1,072,836	90,333 20
1902	1,456,745	106,445 44
1903	1,437,690	85,290 43
1904	1,724,676	80,007 71
1905	1,701,222	60,809 60
1906	1,093,002	44,795 30
1907	1,484,254	46,761 67
1908	1,978,514	47,262 39
1909	2,330,798	.....
1910	3,031,060	.....
Totals	$ 20,882,940	$ 921,644 82

Deferred Dividend policies issued subsequent to December 31, 1910, and amount of profits held to the credit of such policies.

Year of issue.	Amount in force.	Profits credited.
1911	$ 2,297,798	.....
1912	2,065,966	.....
Totals	$ 4,363,764	.....

BUSINESS DONE OUTSIDE OF CANADA.

(Included in foregoing Statement.)

ASSETS OUTSIDE OF CANADA.

Amount of loans to policyholders on the company's policies assigned as collateral (including $5,235.91 under non-forfeiture provisions)	$	28,026 17
Cash in banks		42,594 85
Interest due and accrued		884 02
Net amount of uncollected and deferred premiums; on new business, $9,416.67; on renewals, $32,414.86		41,831 53
Total assets outside of Canada	$	113,336 57

LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of policies in force	$	418,663
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation		20,296
Total	$	438,959
Deduct value of policies reinsured		7,126

THE IMPERIAL LIFE—*Continued.*

LIABILITIES—*Concluded.*

Net reinsurance reserve (no deduction made.) (Full deduction allowance permitted being $19,657)		$ 431,833 00
Surrender values claimable on policies cancelled		385 65
Claims for death losses, unadjusted		3,920 80
Dividends to policyholders due and unpaid		175 93
Premiums paid in advance		346 58
Total liabilities outside of Canada		$ 436,661 96

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for first year premiums	$ 49,205 69	
Less premiums paid for reinsurance	4,823 10	
Total net income from first year premiums	$ 44,382 59	
Cash received for renewal premiums (including $42.87 by dividend)	$ 106,033 04	
Less premiums paid for reinsurance	3,866 15	
Total net income from renewal premiums	$ 102,171 89	
Single premiums paid by dividends	$ 617 00	
Total net premium income outside of Canada		$ 147,171 48

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA.

Cash paid for death losses	$ 16,976 00
Cash paid for matured endowments	5,000 00
Cash paid for surrendered policies	6,653 00
Cash dividends paid to policyholders	527 74
Cash dividends applied in payment of premiums	659 87
Total paid to policyholders outside of Canada	$ 29,816 61

MISCELLANEOUS, OUTSIDE OF CANADA.

Number of new policies reported during the year as taken and paid for in cash	349	
Amount of said policies		$ 783,500 00
Number of policies become claims during the year	13	
Amount of said claims		24,296 00
Number of policies in force at date	1,657	
Amount of said policies (including bonus additions, $1,647)	$ 2,878,071	
Amount of said policies reinsured in other licensed companies in Canada	94,500	
Net amount in force at December 31, 1912		$ 2,783,571 00

EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA.)

Policies in force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life	379	$ 669,125		
Endowment	[illegible]	1,479,174		
Term and other	3	4,000		
Bonus additions		652		
			1,374	$2,152,951 00

THE IMPERIAL LIFE—*Concluded.*

EXHIBIT OF POLICIES OUTSIDE OF CANADA—*Concluded.*

New policies issued during the year:—

Whole life	107	$ 289,850		
Endowment	335	697,900		
Bonus additions		995		
			442	$ 988,745 00
Old policies revived			12	17,625 00
Old, changed and increased			4	13,500 00
Total			1,832	$ 3,172,821 00
Deduct terminated			175	294,750 00

Policies in force December 31, 1912:—

Whole life	435	$ 872,575		
Endowment	1,219	1,991,849		
Term and other	3	12,000		
Bonus additions		1,647		
			1,657	$ 2,878,071 00

DETAILS OF TERMINATIONS OUTSIDE OF CANADA.

Terminated by death	12	$	19,296 00
" maturity	1		5,000 00
" surrender	37		58,750 00
" lapse	69		90,750 00
" change and decrease	4		16,704 00
Policies not taken	52		104,250 00
Total	175	$	294,750 00

DETAILS OF REINSURANCE OUTSIDE OF CANADA.

Whole life policies	$	22,500 00
Endowment policies		72,000 00
Total	$	94,500 00

THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING APRIL 5, 1912.

Manager—GORDON DOUGLAS, F.I.A., F.F.A. | Secretary—R. M. M. RODDICK, F.F.A.

Principal Office—Edinburgh.

Attorney in Canada—CHARLES M. HOLT. | Head Office in Canada—Montreal.

(Established March 23, 1839. Commenced business in Canada, September, 1857.)

CAPITAL.

Amount of capital authorized and subscribed for		$ 1,946,666 67
Amount paid up in cash		425,833 33

ASSETS IN CANADA.

Amount of loans made to Canadian policyholders on the Association's policies assigned as collaterals		$ 44,793 19
Credit premium debts on policies in force		28,195 31
Stocks and bonds on deposit with Receiver General, viz.:—		
	Par value.	
Province of Manitoba 4 per cent bonds, 1928	$ 58,400 00	
Province of Quebec 3 per cent stock, 1937	117,530 00	
Total par value	$ 175,930 00	
Carried out at market value		151,847 30
Cash in Merchants Bank (current account)		3,595 90
Interest due, $208.82; accrued, $730.50		939 32
Gross premiums due and uncollected on Canadian policies in force		2,444 08
Total assets in Canada		$ 231,815 10

LIABILITIES IN CANADA.

Amount estimated to cover the net present value of all Canadian policies in force—Canadian statutory basis		$ 517,642 32
Claims for death losses, adjusted but unpaid (including $10,627.83, bonus additions)		46,841 63
Claims for matured endowments, due and unpaid		1,460 00
Total liabilities in Canada		$ 565,943 95

INCOME IN CANADA.

Cash received for renewal premiums		$ 9,418 57
Amount received for interest or dividends on stock, &c.		4,104 42
Total income in Canada		$ 13,522 99

THE LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

EXPENDITURE IN CANADA.

Cash paid for death claims, $7,847.48, accrued in previous years, (including $1,520.83 bonuses)	$	46,493 98
Cash paid for matured endowments		6,981 45
Cash paid for surrendered policies		1,396 28
Cash dividends applied in payment of premiums		1,775 98
Cash dividends paid policyholders		159 76
Total payments to policyholders	$	56,807 45
Salaries and other expenses of head office officials		543 54
Taxes, licenses, fees or fines		7 12
All other expenditure		272 97
Total expenditure in Canada	$	57,631 08

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	43	
Amount of said claims (including bonus additions, $18,919.48)	$	75,106 53
Number of policies in force at April 5, 1912	318	
Amount of said policies		487,005 58

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at April 5, 1911:—				
Whole life	353	$ 555,294 61		
Endowment	7	8,481 90		
Term and all other	1	267 67		
			361	$ 564,044 18
Old, changed and increased			1	501 26
Total			362	$ 564,545 44
Deduct terminated			44	77,539 86
In force at April 5, 1912:—				
Whole life	316	$ 486,256 65		
Endowment	1	501 26		
Term and all other	1	267 67		
			318	$ 487,005 58

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Terminated by death (including bonuses, $18,919.48)	36	$ 66,624 63
" maturity	7	8,481 90
" lapse	1	2,433 33
Total	44	$ 77,539 86

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—W. F. MOORE. | Gen. Manager and Secretary—A. G. DENT.

Principal Office—Liverpool, England.

Resident Manager in Canada—J. GARDNER THOMPSON. | Deputy Manager—J. W. BINNIE.

Head Office in Canada—Montreal.

(Organized May 21, 1836. Incorporated, July 14, 1836. Commenced business in Canada, June 4, 1851.)

(For Capital and Assets in Canada, see Fire Statement, Vol. I.)

LIABILITIES IN CANADA.

*Net reinsurance reserve	$	70,000 00
Claims for death losses, unadjusted		2,000 00
Taxes due and accrued (estimated)		45 00
Total net liabilities to policyholders in Canada	$	72,045 00

INCOME IN CANADA.

Cash received for premiums	$	2,752 32

EXPENDITURE IN CANADA.

Cash paid for death claims	$	9,524 72
Cash paid to annuitants		309 96
Total payments made to policyholders	$	9,834 68
Paid for commissions		241 14
Taxes, licenses, fees or fines		42 02
Sundry expenditure:—Postage, $20.26; legal expenses, $18		38 26
Total expenditure in Canada	$	10,156 10

*Estimated by the Department.

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

MISCELLANEOUS, IN CANADA.

Number of policies become claims during the year	1	
Amount of said claims		$ 2,000 00
Number of policies in force at date	63	
Amount of said policies	$ 76,500 53	
Bonus additions thereto	33,132 06	
Total net amount in force at December 31, 1912		109,632 56
Number of life annuities in force	2	
Amount of annual payments thereunder		309 96

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	56	$ 60,540 56		
Endowment	7	17,413 33		
Bonus additions		32,660 95		
			63	$ 110,614 84
New policies transferred to this branch from head office			4	1,946 64
Increased bonuses				1,626 29
Total			67	$ 114,187 77
Deduct terminated (including 3 for $2,542.80, transferred to Liverpool)			4	4,555 18
In force at end of year:—				
Whole life	56	$ 59,087 20		
Endowment	7	17,413 33		
Bonus additions		33,132 06		
			63	$ 109,632 59

DETAILS OF TERMINATIONS.

Terminated by death (including bonuses, $1,012.38)	1	$ 2,012 38
Transferred to Liverpool (including bonuses, $142.80)	3	2,542 80
Total	4	$ 4,555 18

(*For General Business Statement, see Appendix*).

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31. 1912.

Chairman—VESEY G. M. HOLT. | Secretary and Gen'l. M'gr. WM. ÆNEAS MACKAY

Principal Office—London, Eng.

Chief Agents in Canada— ALEX. BISSETT, and LEONARD ATKINS. | Head Office in Canada—Montreal.

(Established, August 4, 1862. Commenced business in Canada, 1863.)

CAPITAL.

Amount of joint stock capital authorized	£	350,000	0 0
" " subscribed for		333,825	0 0
Amount paid up in cash		66,765	0 0

ASSETS IN CANADA.

Value of real estate (company's office building in Montreal)	$	235,600 00
Mortgages on real estate, held by trustees in accordance with the Act		1,662,382 48
Mortgages on real estate, not with trustees		660 00
Amount of loans in Canada secured by income from an estate		6,500 00
Amount of loans made to Canadian policyholders on the company's policies assigned as collateral		365,647 00

Bonds owned by the company, in deposit with the Receiver General:—

	Par value.	Market value.
St. Louis, 1941, 4 p.c	$ 21,000 00	$ 20,160 00
Town of Lachine, 1943, 4 p.c	25,000 00	22,937 50
St. John, 1913, 4 p.c	40,000 00	40,000 00
Yarmouth, 1918, 4 p.c	4,000 00	3,845 00
New Brunswick, 1926, 4 p.c	40,000 00	39,200 00
Wingham, 1918, 5 p.c	8,500 00	8,585 00
Totals	$ 138,500 00	$ 134,727 50

Held by trustees in accordance with the Insurance Act:—

	Par value.	Market value.
Montreal Harbour, 1913-1914, 5 p.c	$ 33,000 00	$ 33,000 00
Welland, 1919, 5 p.c	16,000 00	16,160 00
Beauharnois, 1915-1916, 5 p.c	16,000 00	16,000 00
New Westminster, 1919-1939, 5 p.c	26,600 00	26,600 00
Lake Champlain & St. L. Jct. Rly., 1940, 4 p.c	33,000 00	29,700 00
Brandon, 1920, 5 p.c	25,000 00	25,250 00
Fort William, 1913, 5 p.c	10,000 00	10,000 00
Winnipeg Park, 1923, 5 p.c	15,000 00	15,900 00
Ottawa Roman Catholic School, 1914, 4½ p.c	20,000 00	20,000 00
Quebec, 1925, 4½ p.c	9,733 33	9,733 33
Sydney, 1915, 4½ p.c	10,000 00	9,900 00
Ste. Anne de la P., 1920, 4½ p.c	15,000 00	14,550 00
St. Louis Prot. School, 1921, 5½ p.c	14,000 00	14,700 00
Sault Ste. Marie, 1914-1922, 5 p.c	13,800 00	13,898 00

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE LIFE AND GENERAL—*Continued.*

ASSETS IN CANADA—*Continued.*

Held by trustees in accordance with the Insurance Act—*Continued.*

	Par value.	Market value.
London Street Railway, 1925, 5 p.c.	$ 25,000 00	$ 24,500 00
Winnipeg Elec. St. Rly., 1927, 5 p.c.	25,000 00	25,750 00
Calgary Public School, 1913, 6 p.c.	300 00	300 00
Renfrew, 1913, 4½ p.c.	1,287 30	1,287 30
Victoria, 1942, 4½ p.c.	25,000 00	26,031 25
Montreal Harbour, 1917 and 1921, 4 p.c.	10,000 00	9,800 00
Belleville, 1934, 4⅜ p.c.	25,000 00	24,000 00
Brampton, 1914 and 1917, 5 p.c.	15,508 68	15,508 68
St. Louis du Mile End, 1935, 4 p.c.	20,000 00	19,300 00
Halifax, 1 year after notice, 4½ p.c.	15,000 00	15,150 00
Montreal, 1921-1925, 4 p.c.	50,000 00	49,500 00
Mattawa, 1926-1929, 5 p.c.	5,766 73	5,709 07
Montana Central Rly., 1937, 5 p.c.	15,000 00	16,500 00
Montana Central Rly., 1937, 6 p.c.	16,000 00	20,000 00
Commercial Cable Company, 2397, 4 p.c.	47,000 00	37,600 00
Toronto Jct., 1943, 2½ p.c.	30,000 00	27,000 00
N. Pac. & Gr. N. Rly., 1921, 4 p.c.	50,000 00	47,750 00
Montreal Light, Heat & Power, 1932, 4½ p.c.	50,000 00	49,750 00
Montreal Street Railway, 1922, 4½ p.c.	50,000 00	50,000 00
N. Pac. & Gr. N. Rly., 1921, 4p.c.	50,000 00	47,750 00
St. L. Iron Mn. & So. Rly., 1931, 5 p.c.	20,000 00	20,900 00
Denver & Rio Grande Rly., 1928, 5 p.c.	20,000 00	19,000 00
Lachine, 1943, 4 p.c.	5,000 00	4,587 50
Kansas C. Ft. S. & M. Rly., 1936, 4 p.c.	25,000 00	19,687 50
Int'l & Gr. N. Rly., 1919, 6 p.c.	25,000 00	26,500 00
Norfolk & Wn. P. Rly., 1941, 4 p.c.	25,000 00	23,000 00
Union Pacific Rly., 1947, 4 p.c.	25,000 00	24,875 00
Atchison T. & St. Fe. Rly., 1995, 4 p.c.	25,000 00	24,375 00
N.Y.L. Erie & W.C. Rly., 1922, 6 p.c.	40,000 00	41,600 00
Western Union Tel. Co., 1950, 4½ p.c.	20,000 00	19,025 00
Baltimore & Ohio Rly., 1941, 4 p.c.	9,000 00	8,032 50
Minn. St. Paul Street Rly., 1928, 5 p.c.	20,000 00	20,500 00
Vancouver, 1944, 4 p.c.	25,000 00	23,500 00
Mineral Range Rly., 1931, 5 p.c.	25,000 00	22,500 00
Winnipeg Elec. Rly., 1935, 5 p.c.	100,000 00	103,250 00
Dominion Coal Co., 1940, 5 p.c.	49,000 00	48,877 50
Gravenhurst, 1913-1935, 4½ p.c.	6,079 86	5,851 87
Northern Pacific Rly., 1997, 4 p.c.	21,000 00	20,685 00
Detroit, Gr. H. & M. Rly., 1918, 6 p.c.	15,000 00	15,525 00
New York, 1936, 4 p.c.	25,000 00	24,375 00
Quebec, 1914, 5 p.c.	3,500 00	3,500 00
Mtl. Prot. School, 1923, 4 p.c.	15,000 00	14,775 00
Mtl. Harbor Board, 1918-1924, 4 p.c.	20,000 00	19,600 00
Mtl. Prot. School, 1935, 4 p.c.	50,000 00	49,250 00
Minn. St. P.S.S.M. Rly., 1913-1914, 5 p.c.	37,000 00	37,000 00
Sarnia, 1913-1926, 5 p.c.	20,709 03	21,019 66
M.L.H. & Power, 1933, 5 p.c.	25,000 00	25,500 00
Windsor Hotel Co., 1931, 4½ p.c.	25,000 00	25,000 00
Toronto, 1944, 3½ p.c.	48,666 66	42,340 00
Hochelaga School Com'rs, 1938, 4¾ p.c.	15,000 00	15,300 00
British Columbia, 1937, 3½ p.c.	30,000 00	27,000 00
Winnipeg, 1938, 4 p.c.	25,000 00	24,000 00
York, 1913-1938, 5 p.c.	28,053 79	28,614 86
St. Henry School, 1949, 4½ p.c.	55,000 00	56,375 00
St. Louis, 1948, 4½ p.c.	15,000 00	15,675 00
Calgary, 1927, 4½ p.c.	25,000 00	24,750 00
Verdun, 1939, 5 p.c.	10,000 00	10,575 00
Cote des Neiges, 1934, 5 p.c.	15,000 00	16,575 00
Montreal, 1937, 4 p.c.	35,000 00	34,650 00
St. Gregoire le T., 1950, 4½ p.c.	25,000 00	23,937 50
Summerland, 1940, 5 p.c.	30,000 00	29,437 50
Smiths Falls, 1920-1927, 5 p.c.	10,368 05	10,679 09
Frontenac, 1913-1930, 4½ p.c.	12,040 31	11,950 01
Edmonton, 1913-1938, 5 p.c.	14,733 34	15,028 00
Lachine, 1913-1940, 4½ p.c.	24,161 96	23,799 54
Verdun, 1940, 5 p.c.	18,000 00	18,720 00
St. George, 1960, 4½ p.c.	15,000 00	14,625 00
St. Leon de Westmount, 1952, 5 p.c.	10,000 00	10,450 00
Elgin, 1913, 5 p.c.	9,691 43	9,691 43

THE LONDON AND LANCASHIRE LIFE AND GENERAL—*Continued.*

ASSETS IN CANADA—*Continued.*

Held by trustees in accordance with Insurance Act—*Concluded.*

	Par value.	Market value.
Scotstown, 1940-1951, 5 p.c.	$ 10,000 00	$ 9,800 00
Lethbridge, 1922, 4½ p.c.	15,086 66	14,935 80
Niagara, 1913-1932, 6 p.c.	7,500 00	8,025 00
Total	$ 2,007,587 13	$ 1,977,802 89

Held by the company:—

	Par value.	Market value.
Cornwall, 1913-1915, 4½ p.c.	$ 2,770 43	$ 2,770 43
Quebec, 1937, 3½ p.c.	35,725 00	28,937 25
St. Louis, 1941, 4 p.c.	24,000 00	23,040 00
M.L.H. & P. Co., 1933, 5 p.c.	50,000 00	51,000 00
Victoria Rolling Co., 1918, 4 p.c.	50,000 00	48,250 00
Minn. St. P. & S. S. M. Rly., 1938, 4 p.c.	35,000 00	33,425 00
London, 1915-1916, 4 p.c.	24,920 74	24,671 53
Chesapeake & O. Rly., 1929, 5 p.c.	25,000 00	25,375 00
Peel, 1931-1937, 4 p.c.	34,709 96	31,933 17
St. Paul, 1949, 4½ p.c.	15,000 00	15,693 75
Verdun, 1939, 5 p.c.	2,000 00	2,115 00
Port Hope, 1933-1947, 4½ p.c.	19,137 20	18,371 72
Bruce, 1913-1919, 4½ p.c.	5,834 08	5,717 40
Orillia, 1913-1918, 4½ p.c.	23,971 59	23,731 88
Minn. St. P. & S. S. M. Rly., 1924-38, 4 p.c.	100,000 00	95,500 00
Southern Pacific Rly., 1955, 4 p.c.	50,000 00	46,750 00
Hochelaga, 1950, 4½ p.c.	25,000 00	25,000 00
Elgin, 1913-1940, 5 p.c.	14,537 15	14,537 15
Verdun, 1951, 5 p.c.	15,000 00	16,050 00
St. Laurent, 1951, 5 p.c.	15,000 00	15,675 00
St. Boniface, 1931, 5 p.c.	9,733 33	10,219 99
Ingersoll, 1941, 4½ p.c.	25,000 00	24,250 00
Wallaceburg, 1913-1922, 5 p.c.	10,000 00	10,000 00
Amherst, 1960, 5½ p.c.	20,000 00	21,600 00
Longue Pointe, 1952, 5 p.c.	10,000 00	10,200 00
Sherbrooke R.C. School, 1942, 5 p.c.	10,000 00	10,100 00
Renfrew, 1924, 5 p.c.	26,213 27	26,213 27
Maisonneuve, 1939-1952, 4½ p.c.	24,333 33	24,333 33
Montreal Inv. & Trust, Permanent Stock Seignory, 5½ p.c.	25,000 00	27,000 00
Total	$ 727,886 08	$ 712,460 87
Grand total	$ 2,873,973 21	$ 2,824,991 26

Carried out at market value		$ 2,824,991 26
Cash at head office and branches		5,601 46
Cash in Bank of Montreal		23,106 49
Interest accrued		74,389 10
Rents accrued		2,066 65

	New and renewals.
Gross premiums due and uncollected on Canadian policies in force	$ 108,714 85
Deduct commission payable thereon	21,742 96
Net outstanding premiums	$ 86,971 89
Net deferred premiums (taken at 80 per cent of gross)	22,461 99

Net outstanding and deferred premiums		109,433 88
Other assets, viz.:—Furniture, $4,400; agents' balances, $1,319.87.		5,719 87
Total assets in Canada		$ 5,316,098 19

THE LONDON AND LANCASHIRE LIFE AND GENERAL—*Continued.*

LIABILITIES IN CANADA.

Amount computed upon the statutory basis to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force	$ 3,731,344 00	
Deduct value of policies reinsured in other companies licensed in Canada	85,800 00	
*Total net reinsurance reserve		$ 3,645,544 00
Present value of amounts not yet due on matured instalment policies		8,307 00
Claims for death losses, adjusted but unpaid ($1,971.25 of which accrued in 1910 and 1911)		19,696 25
Claims for matured endowments, due and unpaid		5,217 50
Surrender values claimable on policies cancelled (reserves not included above)		3,558 05
Provincial, municipal and other taxes due and accrued		2,800 00
Due on account of general expenses		6,125 00
Premiums paid in advance		756 06
Amount of other liabilities of the company		3,122 24
Total liabilities in Canada		$ 3,695,126 10

(Amount of surplus contingently apportioned to deferred dividend policies issued in Canada prior to January 1, 1911, $53.034.50)

INCOME IN CANADA.

Cash received for first year's premiums	$ 61,276 02		
Less premiums paid for reinsurance	5,011 15		
Total net income from first year's premiums		$ 56,264 87	
Cash received for renewal premiums	$ 409,698 21		
Less premiums paid for reinsurance	11,467 69		
Total net income from renewal premiums		398,230 52	
Total net premium income			$ 454,495 39
Interest or dividends on stocks, &c			221,903 57
Amount received for rents			6,951 03
Profits on securities sold			5,377 00
Total in Canada			$ 688,731 99

EXPENDITURE IN CANADA.

Cash paid for death losses (including $5,056.75 reversionary bonuses)	$ 129,345 06		
Payments on matured instalment policies	600 00		
Total net amount paid for death claims (of which $9,607.56 accrued in previous years)			$ 129,945 06
Cash paid for matured endowments (including $7,083.25 reversionary bonuses)		$ 79,973 75	
Payments on matured instalment policies		100 00	
Total net amount paid for endowment claims (of which $4,752.50, accrued in previous years)			80,073 75
Total paid for death claims and matured endowments			$ 210,018 81

*Computed by the Department. Based on the Om. (5) Table of Mortality, with 4 per cent interest for policies effected prior to January 1, 1900; and at 3½ per cent for those issued on and after that date.

THE LONDON AND LANCASHIRE LIFE AND GENERAL—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Cash paid to annuitants	$	500 00
Cash paid for surrendered policies		31,165 54
Total net amount paid to policyholders	$	241,684 35
Taxes, licenses, fees or fines		6,783 21
Investment expenses: salaries, $5,000; travelling expenses, $300; commission on loans, collection charge, and fees, $2,601.03		7,901 03
Commissions: first year, $32,194.13; do., renewals, $14,996.98; commissions, advanced to agents, $379.52; agency salaries, $22,621.51; agency travelling expenses, $4,768.24; guarantee premiums, $313.45; total $75,273.83, less reinsurance commissions, $3,114.36		72,159 47
Head office salaries, $15,847.81; do., travelling expenses, $452.25; directors' fees, $3,500; auditors' fees, $500; guarantee premiums, $30		20,330 06
All other expenditures, viz.:—Advertising, $1,202.73; exchange, $354.53; express, $265.20; legal expenses, $226.40; medical fees, $5,146.85; office furniture, &c., $900; postage, telegrams and telephone tolls, $1,627.24; printing and stationery, $3,264.44; rent, fuel and light, $6,464.99; general and petty expenses, $902.62		20,355 00
Total expenditure in Canada	$	369,213 12

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	854	
Amount of said policies		$ 2,291,352 65
Amount of said policies reinsured in other licensed companies		205,000 00
Number of policies become claims during the year	130	
Amount of said claims (including matured endowments)	$ 229,252 25	
Amount of above claims reinsured in other licensed companies	Nil	
Net amount of said claims		229,252 25
Number of policies in force at date	7,408	
Amount of said policies	$14,415,654 46	
Bonus additions thereto	110,161 72	
	$14,525,816 18	
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, $1,839.65)	520,689 30	
Net amount in force in Canada at December 31, 1912		14,005,126 88

Life annuities in force, 1. Annual payments thereunder, $500.

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE LIFE AND GENERAL—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	3,064	$ 6,808,443 51		
Endowments	3,902	6,049,658 53		
Term and all other	35	207,028 00		
Bonus additions		122,442 47		
			7,001	$13,187,572 51
New policies issued:—				
Whole life	593	$ 1,746,135 40		
Endowments	357	602,956 00		
Term and all other	8	118,732 00		
Bonus additions		Nil		
			958	2,467,823 40
Old policies revived (including bonus, $905.50)			46	90,575 60
Old, changed and increased (including bonus, $6,415)				29,640 83
Total			8,005	$15,775,612 34
Deduct terminated			597	1,249,796 16
In force at end of year:—				
Whole life	3,382	$ 7,868,645 31		
Endowments	3,998	6,302,877 15		
Term and all other	28	244,132 00		
Bonus additions		110,161 72		
			7,408	$14,525,816 18

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses, $4,729)	75	$ 148,952 50
" maturity (including bonuses, $6,948.25)	55	80,299 75
" expiry	6	53,000 00
" surrender (including bonuses, $6,365)	95	189,094 00
" lapse (including bonuses, $1,560)	198	387,175 76
By change and decrease		33,675 00
By not taken	168	357,599 15
Total (including $19,602.25, bonuses)	597	$ 1,249,796 16

DETAIL OF POLICIES REINSURED.

	No.	Amount.
Whole life	27	$ 386,015 00
Endowments	10	57,834 67
Term	1	75,000 00
Bonus additions		1,839 63
Total	38	$ 520,689 30

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including $19,588.75, bonus additions)	130	$ 160,950 75
Bonuses added during the year	....	25 00
Policies terminated during the year (including $915, bonus additions)	11	9,252 00
Policies in force at end of year (including $18,698.75, bonus additions)	119	151,723 75

THE LONDON AND LANCASHIRE LIFE AND GENERAL—*Continued.*

*STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES.

	No.	Amount.	Reserve.
With-Profit—			
Life	2,320	$ 5,180,758	$ 804,153
Endowments	3,582	5,722,168	2,081,746
Bonus additions	....	93,994	61,346
Premium reductions	....	.....	125
Totals	5,902	$ 10,996,920	$ 2,947,370
Less reinsured	....	232,097	56,048
Net	5,902	$ 10,764,823	$ 2,891,322
Without-Profit—			
Life	1,066	$ 2,712,921	$ 612,726
Endowments	426	527,410	161,152
Term, &c	21	250,382	2,267
Totals	1,513	$ 3,490,713	$ 776,145
Less reinsured	....	288,592	29,752
Net	1,513	$ 3,202,121	$ 746,393
Grand totals	7,415	$ 13,966,944	$ 3,637,715

Life Annuities arising out of Life Assurance contracts—1; yearly amount payable, $500; Reserve, $7,829.

*This actuarial Statement was made up by the Department from the policy lists furnished by the Company; the valuation being made on the statutory basis.

Miscellaneous Statement.

1. Policies were valued individually, except for Whole Life paid-up policies, which were grouped according to date of birth.

2. The valuation age was taken as average nearest age at December 31, 1912.

3 (*a*). Policies issued at premiums corresponding to ages higher than the true ages were valued at their rated-up age.

(*b*). Policies providing for payment at death during certain periods of an amount less than the full amount of the insurance were valued for full amount assured.

(*c*). For policies issued at fixed extra premium, an additional reserve over and above the normal reserve was made of one-half of such annual extra premium.

(*d*). No additional reserve was held under policies providing for disability benefits.

4. No extra reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5. Division of Surplus between Shareholders and Policyholders.

Under the provisions of the Association's Memorandum and Articles of Association the shareholders are entitled to receive, out of the life assurance profits, a cumulative dividend of five per cent for the quinquennium. Four-fifths of the balance of such profits, if any, are apportioned among the policyholders entitled to participate. From the remaining one-fifth, a sum is taken sufficient to increase by one-eighth the apportionment to all policies issued after December 31, 1897, and entitled to participate. The balance of the life assurance profits together with all the profits from other sources are distributed among the shareholders.

6. Distribution of Profits to Policyholders.

Deferred Dividend Policies.

All policies of this nature, issued up to the end of 1907, have been included in one homogeneous series and treated as a separate and distinct section of the Association's business, all new policies issued since that date carrying Deferred Bonus privileges, being subject to different treatment as to valuation and allocation of profits.

The Assurance Fund for this Closed Series is credited with the premiums paid, and with its proper share of Interest Income, whilst on the other hand it is charged with Claims and Surrender Values, and with an estimated proportion of Expenses. A separate valuation of this series is made showing the Liabilities, and disclosing the surplus belonging to the series.

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE LIFE AND GENERAL—*Concluded.*

MISCELLANEOUS STATEMENT—*Concluded.*

The share of each policy is determined as follows:—At the end of each Valuation Period, i.e., at the close of each quinquennium, the net divisible surplus belonging to this section is ascertained and carried to a special reserve for contingent additions, which is of the nature of a bonus reserve fund, set up specially for this series of policies. An estimate is then made of the cost of a unit of bonus by contingently apportioning for each year of the quinquennium in the Associations' books, such a unit to vest on the expiration of the various Deferred Bonus periods. The value of such bonus is ascertained with due regard to the element of survivorship (mortality only) and attained age at valuation. The total cost of such a unit of bonus is then compared with the surplus of the quinquennium available for such purpose, ascertained as above stated. The final contingent bonus for the previous quinquennium to be allotted to the various groups of policies, according to year of entry and year of bonus allotment, is fixed accordingly; such contingent bonus being ultimately allotted amongst the individual policies in each group which survive the bonus period, according to the sums assured.

Deferred Bonus Policies completing their Deferred Bonus period between any two quinquennial divisions, e.g., year 1912, are entitled to an interim bonus at the same rate as is granted to the ordinary participating policies, viz.:—an interim bonus of $5.00 per $1,000 in respect of each full year's premium paid since the end of 1907.

POLICIES ISSUED ON THE DEFERRED DIVIDEND PLAN SINCE 1907 will receive quinquennial allotments on the same footing as policies subject to ordinary quinquennial distributions, except that the dividends allocated are converted into equivalent (but larger) Deferred Bonuses, vesting only on the expiration of the Deferred Bonus period selected. In arriving at such increased bonus the only elements taken into account are Mortality and Interest.

Ordinary Participating Policies. (Quinquennial Distributions.)

The dividends on these policies were allotted as simple Reversionary Bonuses on the sum assured, according to the number of full year's premiums paid during the quinquennium. The cost of a unit of bonus was first computed, that unit being increased in each instance by one quarter in the case of policies of 25 years' duration and over, the cost of the extra one-eighth allowed to policies effected since January, 1898, being provided out of the Shareholders' proportion of the profits. (See answer to Question No. 5). The aggregate cost of such a unit of bonus was then compared with the surplus available for distribution and the final rate of bonus at once ascertained. The Cash Values of the resulting Reversionary bonuses were obtained by discounting the Reversionary amounts by the H.M. 5% Table for Whole Life and Limited Payment Life Policies, and by the H.M. 4½% Table, less 10%, in the case of Endowment insurances.

WITH-PROFIT POLICIES.

Deferred Dividend Policies issued in Canada, prior to Jan. 1, 1911, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in force.	Profits contingently apportioned.
1883	$ 20,000	$ 4,373 80
1884	12,000	1,661 30
1885	17,000	2,411 10
1886	26,500	3,235 90
1887	8,000	993 80
1888	18,000	2,957 30
1889	5,000	674 80
1890	15,500	2,064 80
1891	9,000	1,075 50
1892	23,000	1,718 60
1893	27,000	1,934 00
1894	46,500	3,374 90
1895	29,000	1,584 50
1896	50,500	2,664 50
1897	61,000	2,784 90
1898	129,500	4,434 20
1899	189,500	5,346 00
1900	290,000	5,115 20
1901	285,086	3,033 60
1902	261,370	1,595 80
1903	297,395	.....
1904	293,670	.....
1905	321,500	.....
1906	404,555	.....
1907	383,988	.....
1908	453,112	.....
1909	396,555	.....
1910	269,740	.....
Totals	$ 4,343,971	$ 53,034 50

Deferred Dividend Policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of Issue.	Amount in Force.	Profits Credited.
1911	$ 256,627 50	Nil
1912	363,487 00	Nil
Totals	$ 620,114 50	Nil

(For General Business Statement, see Appendix.)

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Governor—ALFRED CLAYTON COLE. | Manager Fire Department—JAMES CLUNES.

Principal Office—No. 7 Royal Exchange, London, E.C.

Joint Managers in Canada—W. KENNEDY and W. B. COLLEY. | Head Office in Canada—Montreal.

(Incorporated, June 22, 1720. Commenced business in Canada, March 1, 1862.)

(For Capital and Assets in Canada, see Fire Statement, Vol. I.)

LIABILITIES IN CANADA.

*Net reinsurance reserve	$	13,139 00
Total net liability to policyholders in Canada	$	13,139 00

INCOME IN CANADA.

Cash received for premiums in Canada	$	199 96
Total income in Canada	$	199 96

EXPENDITURE IN CANADA.

Total expenditure in Canada	Nil.

MISCELLANEOUS, IN CANADA.

Number of policies become claims during the year	None	
Number of policies in force at date (whole life)	5	
Amount of said policies	$ 17,520 00	
Bonus additions	3,517 86	
Total amount in force at December 31, 1912		$ 21,037 86

*Estimated by the Department.

THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN MCCLARY. | Manager—J. G. RICHTER.
Vive-President—A. O. JEFFREY. | Actuary—EDWARD E. REID.

Head Office—London, Ont.

(Incorporated by the Act of Legislature of Ontario, 37 Vic., cap. 85, in 1874. Charter extended by Dominion Act, 47 Vic., cap. 89, in 1884. Amended in 1885 by 48-49 Vic., cap. 94, and in 1891 by 54-55 Vic., cap. 117. Commenced business in Canada, July, 1874. Dominion license issued, December 7, 1885.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
" " subscribed for	250,000 00
" " paid up in cash	50,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company (Head Office building)	$ 25,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	3,339,754 48
Amount of loans secured by bonds, stocks or other marketable collaterals, viz	1,230 00

	Par value.	Market value.	Amount of loan.
31 Shares Ontario Loan & Deb. Co. fully paid up	$ 1,550 00	$ 2,480 00	$ 1,230 00
	$ 1,550 00	$ 2,480 00	$ 1,230 00

Amount of loans as above on which interest has been overdue for one year or more previous to statement	$10,886.47
Amount of loans made to policyholders on the company's policies assigned as collaterals	200,042 55
Amount of premium obligations on policies in force	12,960 69

*Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
City of London, 1918-1928, 3½ p.c	$ 45,300 00	$ 40,903 57	$ 40,552 68
City of Winnipeg, 1948, 3½ p.c	15,000 00	12,957 42	12,055 50
Township of York, School debs. 1913-1937, 5 p.c	9,168 31	9,168 31	9,402 60
Town of Collingwood, 1913-1939, 4½ p.c	11,130 62	11,012 90	10,886 20
Town of Hanover, 1923-1924, 4½ p.c	1,436 87	1,360 20	1,360 20
City of Chatham, 1913-1922, 4½ p.c	7,367 83	7,086 18	7,277 76
Town of Goderich, 1913-1927, 4½ p.c	4,128 07	3,910 13	3,989 71
Town of Midland, 1926-1937, 5 p.c	15,567 31	15,567 31	15,567 31

*Of the above, $15,000 City of Winnipeg school debentures and $45,000 City of London debentures are in deposit with the Receiver General.

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

ASSETS—*Concluded.*

Bonds and debentures owned by the Company—*Concluded.*

	Par value.	Book value.	Market value.
Town of Amherstburg, 1919–1925, 5 p.c.	$ 5,476 59	$ 5,476 59	$ 5,476 59
City of Niagara Falls 1913–1916, and 1921–1929, 5 p.c.	9,373 86	9,373 86	9,539 86
City of Stratford, 1939, 4½ p.c.	10,000 00	10,000 00	9,629 00
Town of Sarnia, 1913–1928, 5 p.c.	8,435 62	8,435 62	8,435 62
Town of Berlin, 1913–1937, 4½ p.c.	910 31	910 31	887 48
Town of Orangeville, 1913–1929, 4½ p.c.	7,143 79	7,143 79	6,879 39
Tp. of Westminster, 1913–1939, 5 p.c.	4,762 75	4,762 75	4,891 44
Co. of Middlesex, School debs., 1923, 4 p.c.	16,000 00	15,480 07	15,312 00
Total par, book and market values	$ 171,201 93	$ 163,549 01	$ 162,143 34

Stocks owned by the Company, viz:—

	Par value.	Book value.	Market value.
25 shares Dominion Savings and Investment Society, fully paid	$ 1,250 00	$ 825 00	$ 937 50
32 shares Huron and Erie Loan and Savings Co., fully paid	1,600 00	2,640 00	3,200 00
16 shares, Huron and Erie Loan and Savings Co., 20 p.c. paid	160 00	240 00	304 00
1,047 shares Ontario Loan and Debenture Co., fully paid	52,350 00	62,820 00	83,760 00
1,000 shares Ontario Loan and Debenture Co., 20 p.c. paid	10,000 00	11,200 00	15,000 00
Total par, book and market values	$ 65,360 00	$ 77,725 00	$ 103,201 50
Total par, book and market values of stocks, bonds and debentures	$ 236,261 93	$ 241,274 01	$ 265,344 84

Carried out at book value		$ 241,274 01
Cash at head office		2,378 43
Cash in Molsons Bank, London		27,727 43
Money advanced in connection with loans in process of completion		6,377 76
Balance owing on Property sold under Power of Sale contained in mortgage		600 00
Total ledger assets		$ 3,857,345 35

OTHER ASSETS.

Interest due, $16,143.86; accrued, $91,483.97		107,627 83

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 6,988 14	$ 31,324 61
Deduct commission payable thereon	2,795 25	3,132 46
Net premiums due and uncollected	$ 4,192 89	$ 28,192 15
Net deferred premiums on policies in force (taken at 60 per cent New and 90 per cent Renewal)	17,781 80	44,236 11

Net uncollected and deferred premiums		94,402 95
Total assets		$ 4,059,376 13

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

LIABILITIES.

Amount computed upon the statutory basis to cover net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 3,590,703 00	
Additional reserve voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	116,022 00	
	$ 3,706,730 00	
Deduct value of policies reinsured in other companies	13,093 00	
*Net reinsurance reserve (No deduction made; full deduction allowance being, $56,783)		$ 3,693,637 00
Claims for death losses, unadjusted ($1,000 accrued in previous years)		17,994 91
Claims for matured endowments, due and unpaid		8,679 55
Investment Reserve and Commissions accrued		38,000 00
Items in suspense awaiting adjustment		1,704 88
††Amount of dividends or bonuses to policyholders, due and unpaid and accruing		69,220 00
Contingent and special reserves		5,000 00
Advance premiums (net)		3,886 84
Commissions accrued		10,000 00
Taxes due and accrued		8,439 50
Balance of Shareholders' Account		1,439 19
Total liabilities		$ 3,858,001 87
Excess of assets over liabilities		$ 201,374 26
Capital stock paid up		50,000 00
Surplus over all liabilities and paid up capital (policyholders' surplus)		$ 151,374 26

Shareholders' Surplus Account.

Balance of shareholders' account, December 31, 1911		$ 1,439 19
Interest added during the year		3,086 35
Shareholders' proportion of profits to complete dividend		913 65
Total		$ 5,439 19
Amount of dividends paid shareholders during the year		4,000 00
Balance of shareholders' account , Dec. 31, 1912		$ 1,439 19

*Reserve based on Institute of Actuaries' Hm. Table with interest at 3½ per cent for ordinary policies on business prior to Jan. 1, 1910; on later business, Om. (5) 3 p.c.; for industrial policies issued prior to Jan. 1, 1900, the Combined Experience Table with interest at 3½ per cent and for industrial policies issued on or after that date, Farr's English Table No. 3, with interest at 3 per cent.

††Including $27,802 contingently apportioned to deferred dividend policies issued prior to January 1, 1911.

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

INCOME

Cash received for first year's premiums (ordinary)	$ 107,191 88		
Less premiums paid for reinsurance "	96 50		
Total net income from first year's premiums (ordinary)		$ 107,095 38	
Cash received for renewal premiums "	$ 337,596 93		
Renewal premiums paid by dividends "	8,765 22		
Total "	$ 346,362 15		
Less premiums paid for reinsurance "	1,759 16		
Total net income from renewal premiums (ordinary)		344,602 99	
Cash received for single premiums "		64 00	
Total net income from renewal and first year premiums (industrial)		454,024 28	
Total net premium income			$ 905,786 65
Amount received for interest on investments			221,730 15
Amount received for dividends on stocks			5,251 05
Items in suspense awaiting adjustment			1,704 88
Total income			$ 1,134,472 73

EXPENDITURE.

Cash paid for death losses: ordinary, $56,537.97; industrial, $84,174.28	$ 140,712 25
Cash paid for matured endowments: ordinary, $24,190.79; industrial, $101,372.47	125,563 26
Cash paid to annuitants	300 00
Cash paid for surrendered policies	19,889 01
Cash dividends paid to policyholders	4,688 64
Cash dividends applied in payment of premiums	8,765 22
Total paid to policyholders	$ 299,918 38
Cash paid to stockholders for interest or dividends	4,000 00
Taxes, licenses, fees or fines	9,275 27
Investment Expenses:—Commission on loans, $15,790.36; salary of valuator, $1,250; travelling expenses, $1,385.77; appraisement fees, $12	18,438 13
Head office salaries, $28,435.47; do., travelling expenses, $545.40; directors' fees, $4,187.50; auditors' fees, $900	34,068 37
Commissions, ordinary, first year, $24,971.53; do., renewals, $9,443.45; commission advanced to agents (largely covered by earnings), ordinary, $32,150.19; agency salaries, ordinary, $2,400; industrial, $62,175.43; agency travelling expenses, $8,121.08 commissions (industrial), $115,195.59	254,457 27
All other expenditure, viz.:—Advertising $5,447.63; books and periodicals, $647.79; exchange, $250.06; express, telegrams and telephones, $1,787.08; legal expenses, $622.34; medical fees, $20,377.62; office furniture, &c., $4,287.12; postage, $3,370.31; printing and stationery, $8,458.31; head office building extension, $1,003.79; rent, fuel and light, $9,427.18; sundries, $4,888.14; agents' guarantee bond premiums, $113.72	60,681 09
Total expenditure	$ 680,838 51

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

SYNOPSIS OF LEDGER A COUNTS.

Amount of net ledger assets at Dec. 31, 1911		$ 3,403,711 13
Amount of income as above		1,134,472 73
Total		$ 4,538,183 86
Amount of expenditure as above		680,838 51
Balance, net ledger assets, at Dec. 31, 1912		$ 3,857,345 35

(The average rate of interest earned in 1912 upon these invested assets was 6.76 per cent.)

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for in cash—ordinary, 3,056; industrial, 39,085	42,141	
Amount of said policies—ordinary	$ 3,114,685 00	
Amount of said policies—industrial	4,673,080 00	
Total		$ 7,787,765 00
Amount of said policies reinsured in other licensed companies in Canada		2,000 00
Number of policies become claims (including matured endowments) during the year—ordinary, 102; industrial, 3,473	3,575	
Amount of said policies—ordinary	$ 82,966 85	
Amount of said policies—industrial	223,159 24	
Total		306,126 09
Number of policies in force at date—ordinary, 12,384; industrial, 99,107	111,491	
Amount of said policies—ordinary	$12,798,723 08	
Amount of said policies—industrial	10,536,242 25	
Total	$23,334,965 33	
Bonus additions thereto	355 50	
	$23,335,320 83	
Amount of said policies reinsured in other licensed companies in Canada	70,500 00	
Net amount in force, December 31 1912		23,264,820 83
Number of Life Annuities (arising out of Life Assurance Contracts) in force: New, 2; at end of previous year 1	3	
Amount of annual payments thereunder: New, $100; at end of previous year, $200		300 00

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

EXHIBIT OF POLICIES.

ORDINARY POLICIES.

Policies in force at Dec. 31, 1911:—

	No.	Amount.	No.	Amount.
Whole life	2,093	$ 1,777,902 66		
Endowment	8,679	9,006,364 27		
Term and all other	115	225,500 00		
Bonus additions		327 10		
			10,887	$11,010,091 03

New policies issued:—

Whole life	516	$ 419,805 00		
Endowment	2,775	3,085,185 00		
Term and all other	6	28,000 00		
			3,297	3,532 990 00
Old policies revived			27	30,755 00
Old, changed and increased (bonuses $28.40)			6	2,761 40
Total			14,217	$14,576,600 43
Deduct terminated			1,833	1,777,521 85

Policies in force at December 31, 1912.:—

	No.	Amount.		
Whole life	2,183	$ 1,874,092 91		
Endowment	10,092	10,688,130 17		
All other	109	236,500 00		
Bonus additions		355 50		
			12,384	$12,799,078 58

DETAILS OF ORDINARY POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Policies terminated by death			73	$ 59,645 84
"	"	maturity	29	23,321 01
"	"	expiry	5	5,000 00
"	"	surrender	105	117,121 50
"	"	lapse	1,538	1,483,163 50
"	"	change and decrease		520 00
"	"	by not being taken	83	88,750 00
Total terminated			1,833	$ 1,777,521 85
Amount reinsured				$ 70,500 00

INDUSTRIAL POLICIES.

Policies in force at December 31, 1911:—

	No.	Amount.	No.	Amount.
Whole life	28,341	$ 3,499,692 60		
Endowment	58,465	5,760 357,40		
All other	1,934	52,340 85		
			88,740	$ 9,312,390 85

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

INDUSTRIAL POLICIES—*Concluded.*

New policies issued:—

	No.	Amount.	No.	Amount.
Whole life	8,050	$ 1,215,558 00		
Endowment	31,035	3,457,522 00		
			39,085	$ 4,673,080 00
Old policies revived			236	26,455 50
Old, changed and increased			151	7,132 90
Total			128,212	$14,019,059 25
Deduct terminated			29,105	3,482,817 00

Policies in force at December 31, 1912:—

	No.	Amount.		
Whole life	29,531	$ 3,673,261 90		
Endowment	67,550	6,807,550 10		
All other	2,026	55,430 25		
			99,107	$10,536,242 25

DETAILS OF INDUSTRIAL POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Policies terminated by death	1,235	$	118,426 74
" " maturity	2,238		104,732 50
" " expiry	20		505 20
" " surrender	151		19,402 50
" " lapse	25,461		3,226,577 56
" " change and decrease			13,172 50
Total terminated	29,105	$	3,482,817 00

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit—

	No.	Amount.	Reserve.
Life	691	$ 841,435	$ 217,659
Endowments	8,367	10,102,710	1,445,483
Term, &c.	104	206,500	2,031
Bonus addition		356	223
Premium reduction			3,991
Reserve on lapsed policies entitled to surrender values			5,000
Disability reserve			165
Totals	9,162	$ 11,151,001	$ 1,674,552
Less reinsured		65,000	12,654
Net	9,162	$ 11,086,001	$ 1,661,898

Without-Profit—

Life—Ordinary	1,492	$ 1,032,658	$ 135,149
Industrial	29,531	3,673,262	402,098
Endowments—Ordinary	1,725	585,420	124,618
Industrial	67,550	6,807,550	1,351,253
Term, &c.—Ordinary	5	30,000	252
Industrial	2,026	55,430	15,400
Totals	102,329	$ 12,184,320	$ 2,028,770
Less reinsured		5,500	439
Net	102,329	$ 12,178,820	$ 2,028,331
Grand Totals	111,491	$ 23,264 821	$ 3,690,229

No. of Life Annuities arising out of Life Assurance Contracts, 3; annual payments thereunder, $300; Reserve, $3,408.

THE LONDON LIFE INSURANCE COMPANY——*Continued.*

Miscellaneous Statement.

1. Policies were valued individually, except for deferred dividend policies issued since 1901. These were arranged for each plan, by years and ages, so that no grouping of policies of different years issue was made.

2. The valuation age was taken as age at next birthday in every case.

3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*c*) The exact net premium method was used in the valuation of all policies providing for payments at death during certain periods of an amount less than the full amount of insurance, the net premium being computed for the actual benefit granted.

(*d*) No account was taken of the extra premium in the valuation of policies issued at a fixed extra premium whether payable in one sum or annually.

(*e*) In the valuation of policies providing for disability benefits, the gross premiums less commissions paid on same were carried as a liability.

4. See 3 (*a*).

5. No reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 6.76 per cent.

7. Division of surplus between policyholders and shareholders.

Prior to January 1, 1911, when the provisions of the new Insurance Act became operative, the shareholders of the Company were entitled to a 7 per cent dividend on the Capital Stock and 5 per cent of the total profits but not exceeding one-half of one per cent of the subscribed and uncalled Capital. The effect of this provision was that the maximum dividend payable was 9 per cent.

The present by-laws of the Company conform to the provisions of the Insurance Act, but provide for a continuance of the former regulations so far as the business issued previous to January 1, 1911, is concerned, and for the years 1911 and 1912 only so much of the profits of the Company has been taken as was necessary to pay the usual dividend of 8 per cent which they had been receiving for some years. No addition was made to the Shareholders' Fund for the year 1912.

8. Distribution of profits to policyholders.

Annual and Quinquennial Dividend Policies.

In the years covered in the statements of profit results required, three sets of rates were in force, based on an interest rate of 4½ per cent until 1898; 4 per cent for the years 1898 and 1899, and since then 3½ per cent. The computation of the profits on these different scales of premium is now made on the same reserve basis, all the old business of the Company having been placed on the Hm. 3½ per cent reserve standard.

Three factors are introduced—Interest, Mortality and Expense. 1½ per cent of the amount of the initial reserve is the profit allowed on account of interest; 15 per cent of the Hm. mortality cost is allowed as the mortality factor, and for expense a charge of ten per cent + $1 per thousand is made in the case of all policies over ten years in force, except in the case of Whole Life, where a charge of 12½ per

SESSIONAL PAPER No. 8

THE LONDON LIFE INSURANCE COMPANY—*Concluded.*

Miscellaneous Statement—*Concluded.*

cent and $1 is made during the third quinquennium. The difference between the balance of the gross premium after making such charge and the net 3½ per cent rate is added or deducted from the other sources of profit.

For female risks under age of 50, a charge of $1 per annum per thousand dollars at risk is made.

(For the first and second five-year periods a larger percentage charge than 10 per cent is made for expenses, such charges being graded according to plan.)

Deferred Dividend Policies.

No deferred dividend business has been in force on the Company's books for the term of the deferred dividend period. The only deferred dividend policies issued are of a special nature under which a portion of the ordinary surplus in the early years is set aside as an additional reserve.

With-Profit Policies.

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in Force.	Profits Contingently Apportioned.
1900	$ 7,000	$ 366
1901	31,500	1,361
1902	83,000	2,778
1903	149,500	4,426
1904	227,000	5,212
1905	327,750	5,504
1906	505,250	5,508
1907	477,250	2,647
1908	715,250	.....
1909	1,100,250	.....
1910	1,173,750	.....
Totals	$ 4,797,500	$ 27,802

Deferred Dividend policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of Issue.	Amount in Force.	Profits Credited-
1911	$ 1,634,750	Nil
1912	2,372,100	Nil
Totals	$ 4,006,850	Nil

*THE MANUFACTURERS LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—SIR G. W. ROSS.
Secretary—L. A. WINTER.
Vice-Presidents:—
M. R. GOODERHAM, S. G. BEATTY.

General Manager—
GEO. A. SOMERVILLE.
Actuary—
JAS. B. MCKECHNIE, M.A., A.I.A., F.A.S.

Principal Office—Toronto, Ont.

CAPITAL.

Amount of joint capital stock authorized	$ 3,000,000 00
Amount subscribed for	1,500,000 00
Amount paid in cash	300,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company	$ 8,921 99
Amount secured by way of loans on real estate, by bond or mortgage, first liens	7,732,930 98
The same, second liens	37,242 50
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$154.425.10
Amount of loans secured by bonds, stocks or other marketable collaterals	278,576 43

Security for Loan.	Par value.	Market value.	Amount loaned.
Imperial Bank Stock	$ 800 00	$ 1,832 00	$ 1,400 43
Bank of Hamilton Stock	10,000 00	20,600 00	18,000 00
Medicine Hat S.D.	28,000 00	27,370 95	25,000 00
Spanish River Pulp and Paper Mills Bonds.	30,000 00	29,100 00	22,900 00
Toronto Ry. Co. Stock	5,000 00	6,912 50	6,000 00
Winnipeg Electric Ry. Co. Stock	10,000 00	21,700 00	19,000 00
Bell Telephone Co. Bonds	2,000 00	1,990 00	1,875 88
City of Medicine Hat	1,000 00	963 00	900 23
City of North Vancouver	1,000 00	956 50	894 05
City of Prince Albert	1,000 00	888 90	829 84
Winnipeg Electric Ry. Co. Stock	5,100 00	11,067 00	9,800 00
Dominion Bank Stock	10,500 00	24,753 75	22,000 00
City of Wetaskiwin	10,000 00	9,900 00	9,000 00
Chicago & Milwaukee Elec. Ry. Co. Bonds	384,000 00	58,176 00	58,176 00
Winnipeg Electric Ry. Co. Stock	25,000 00	54,250 00	39,000 00
Dominion Telegraph Co.	2,500 00	2,450 00	1,000 00
Richelieu & Ont. Nav. Co. Stock	18,000 00	21,240 00	16,600 00
Municipality of Shell River	29,092 72	29,092 72	26,200 00
	$ 572,592 72	$ 323,243 32	$ 278,576 43

*By an Act of the Parliament of Canada, assented to on the 23rd day of May, 1901, being chapter 105 of the statutes of 1901, The Manufacturers and Temperance and General Life Assurance Company was incorporated, with power to acquire and purchase from the Manufacturers Life Insurance Company (incorporated June 23, 1887, by 50-51 Vic., cap. 104) and the Temperance and General Life Assurance Company of North America (incorporated April 19, 1884, by 47 Vic., cap. 97), their respective entire assets, business properties, name and good-will, upon the terms of the proposed agreement set out in the schedule to said chapter 105 of the statutes of 1901. Such agreement was duly executed on July 2, 1901, whereupon the Manufacturers Life Insurance Company and the Temperance and General Life Assurance Company of North America were in effect amalgamated under the name of 'The Manufacturers and Temperance and General Life Insurance Company.' By virtue of the provisions of section 18 of said chapter 105 of the statutes of 1901, this name was changed by an order of the Governor in Council dated December 30, 1901, to 'The Manufacturers Life Insurance Company.'

THE MANUFACTURERS LIFE—*Continued.*

ASSETS—*Continued.*

Amount of loans made to policyholders on policies assigned as collaterals	$ 1,828,538 02
Policy loans under non-forfeiture agreements	259,918 91

*Bonds owned by the company, viz.:—

Government securities—	Par value.	Book value.	Market value.
British government 2½ p.c. consolidated stock	$ 58,400 00	$ 53,368 34	$ 43,508 00
Cape of Good Hope inscribed stock 3½ p.c., 1929-1949	50,613 32	49,198 22	48,082 65
Dominion of Canada 3½ p.c. stock, 1930-1950	49,220 39	48,835 88	46,759 37
Republic of Cuba 5 p.c. gold bonds, 1944	25,000 00	25,015 98	25,750 00
India 3½ p.c. stock, 1931	50,926 52	48,793 08	46,852 40
Japanese government 4½ p.c. sterling loan, 1st series, 1925	87,660 00	81,386 62	85,030 20
Republic of Mexico Interior redeemable debt 5 p.c. bonds	25,000 00	25,000 00	25,250 00
Province of Ontario railway certificates, 1913-1942, 3½ p.c.	12,758 11	12,369 14	11,818 28
Total	$ 359,578 34	$ 343,967 26	$ 333,050 90
Cities—			
Brandon, 1923, 5 p.c.	$ 10,000 00	$ 10,415 09	$ 10,415 00
Chatham, 1913-1928, 4½ p.c.	11,227 15	11,126 06	11,227 15
Cleveland, 1913, 5 p.c.	35,000 00	35,408 24	35,408 24
Cleveland, 1925, 4 p.c.	65,000 00	66,319 06	65,000 00
Greenwood, 1919, 6 p.c.	25,000 00	25,157 43	25,157 43
Halifax, 1940, 4 p.c.	31,000 00	31,137 77	29,738 30
Ladysmith, 1934, 6 p.c.	10,000 00	10,957 10	10,957 10
Moosejaw, 1913-1956, 5 p.c.	20,254 25	20,426 68	20,426 68
Nelson, 1917-1918, 5 p.c.	45,000 00	46,717 71	45,000 00
New Westminister, 1958, 5 p.c.	11,000 00	11,512 31	11,550 00
Niagara Falls, 1919-1921, 5 p.c.	9,577 20	10,445 68	9,864 52
North Vancouver, 1929 and 1958, 5 p.c.	24,100 00	22,451 43	24,100 00
Port Arthur, 1936, 5 p.c.	32,000 00	34,295 53	33,139 20
Prince Albert, 1913-1918, 5½ p.c.	8,284 31	8,284 31	8,417 37
Toronto, 1944, 3½ p.c.	233 33	219 95	202 88
Toronto, 1919, 5 p.c.	3,893 33	4,129 10	4,068 53
Toronto Junction, 1943, 3½ p.c.	26,150 00	27,967 86	25,240 23
Toronto East, 1913-1919, 5 p.c.	5,920 39	6,017 32	6,017 32
Toronto North, 1913-1928, 5 p.c.	16,449 45	16,901 41	17,055 94
Victoria, 1951, 4 p.c.	35,000 00	35,000 00	33,600 00
Windsor, 1914-1915, 4½ p.c.	4,570 96	4,579 25	4,562 74
Woodstock, 1919, 4½ p.c.	4,827 00	5,109 44	4,761 62
	$ 434,487 37	$ 444,578 73	$ 435,910 25
Municipalities—			
Macdonald, Man., 1913-1927, 5 p.c.	$ 7,123 04	$ 7,244 95	$ 7,244 95
Spallumcheen, B.C., 1938, 5 p.c.	30,000 00	31,691 23	31,691 23
Spallumcheen, B.C., 1919, 6 p.c.	5,000 00	5,314 44	5,314 44
Webb, Sask., 1913-1931, 6 p.c.	14,250 00	15,016 01	15,016 01
Westbourne, Man., 1913-1931, 5 p.c.	22,012 31	23,422 58	23,422 58
Winslow, Sask., 1913-1922, 6 p.c.	7,000 00	7,156 66	7,156 66
	$ 85,385 35	$ 89,845 87	$ 89,845 87
Towns—			
Aylmer, 1937, 5 p.c.	$ 6,000 00	$ 6,327 49	$ 6,000 00
Blind River, 1921, 4 p.c.	5,000 00	4,552 13	4,650 00
Bowmanville, 1913-1928, 4¾ p.c.	6,955 60	7,017 39	6,955 60
Brampton, 1918-1919, 5 p.c.	8,965 94	8,965 94	8,965 94
Cache Bay, 1915, 5 p.c.	1,763 36	1,710 74	1,710 74

*Of which are on deposit with the Receiver General:—$5,000 City of Nelson; $8,965.94 Town of Brampton; $10,000 Town of Palmerston; $683.13 Town of Whitby; $1,000 Township of Hilton; $24,100 City of North Vancouver; $50,000 Town of Gananoque; $1,000 Town of Blind River; $22,579.15 Town of Parry Sound; $19,848.81 Village of Grimsby; $10,000 Town of Grand Mere; $10,000 City of Ladysmith; $4,000 Town of Blind River; $30,000 District of Spallumcheen.

THE MANUFACTURERS LIFE—*Continued.*

ASSETS—*Continued.*

Bonds owned by the Company—*Continued.*

Towns—Concluded.	Par value.	Book value.	Market value.
Camrose, 1913–1927, 6 p.c.	$ 12,701 37	$ 12,237 60	$ 13,127 14
Carberry, 1913–1926, 5 p.c.	23,412 31	23,678 32	22,680 48
Carman, 1913–1936, 5 p.c.	48,555 00	49,111 94	46,701 42
Chicoutimi, 1913–1953, 5 p.c.	14,209 54	15,118 59	14,718 45
Claresholm, 1913–14, 5 p.c.	1,023 17	1,015 88	1,015 88
Cornwall, 1913–1920, 4 p.c.	1,221 09	1,237 40	1,184 17
Cornwall, 1913–1928, 5 p.c.	5,711 37	5,974 54	5,814 73
Dauphin, 1913–1924, 5 p.c.	12,091 68	11,596 04	12,091 68
Davidson, 1913–1927, 6 p.c.	6,238 13	6,570 47	6,570 47
Deseronto, 1913–1928, 4 p.c.	16,855 45	17,086 57	15,844 12
Dundalk, 1913–1925, 4½ p.c.	5,210 64	5,210 64	5,054 96
Durham, 1913–1926, 4½ p.c.	1,112 78	1,112 78	1,077 47
Durham, 1913–1928, 5 p.c.	3,478 60	3,605 79	3,478 60
Essex, 1913–1925, 5 p.c.	7,537 70	7,829 40	7,537 70
Gananoque, 1933, 4 p.c.	50,000 00	49,472 72	45,000 00
Grand Mere, 1938, 5 p.c.	10,000 00	10,000 00	10,371 00
Ingersoll, 1918, 4 p.c.	3,849 00	3,938 74	3,701 31
Joliette, 1928, 5 p.c.	8,500 00	8,881 85	8,736 36
Lacombe, 1913–1927, 5 p.c.	7,991 45	7,991 45	7,991 45
Lacombe, 1913–1933, 5½ p.c.	8,205 74	7,841 17	8,518 32
Levis, 1949–1956, 4 p.c.	25,400 00	23,051 94	22,352 00
Maple Creek, 1913–1914, 5 p.c.	2,000 00	2,000 00	2,000 00
Medicine Hat, 1913–1925, 5 p.c.	22,637 40	23,051 31	22,637 40
Melfort, 1913–1928, 8 p.c.	3,245 51	3,973 88	3,973 88
Montreal West, 1947, 4½ p.c.	30,000 00	29,355 86	30,000 00
Morden, 1913–1938, 5 p.c.	10,073 78	9,723 72	10,073 78
New Liskeard, 1913–1935, 5 p.c.	52,646 42	52,033 76	52,033 76
Nokomis, 1913–1929, 6 p.c.	8,038 42	8,649 68	8,649 68
North Bay, 1913–1919, 5 p.c.	2,089 38	2,167 14	2,089 38
Oakville, 1914, 5 p.c.	2,500 00	2,543 29	2,543 29
Okotoks, 1913–1928, 7 p.c.	4,458 08	4,688 39	4,814 73
Orangeville, 1913–1919, 4½ p.c.	8,230 38	8,356 44	8,155 63
Oshawa, 1917, 4½ p.c.	1,090 64	1,097 20	1,078 65
Palmerston, 1923, 5 p.c.	10,000 00	10,430 26	10,212 00
Palmerston, 1913–1927, 4 p.c.	20,575 25	20,939 57	19,536 94
Parry Sound, 1913–1930, 4 p.c.	32,211 87	31,567 06	30,334 01
Parry Sound, 1913–1920, 4½ p.c.	1,267 64	1,280 58	1,254 75
Pembroke, 1913–1924, 4 p.c.	24,781 16	24,425 79	23,736 94
Penetanguishene, 1913–1925, 4 p.c.	3,379 82	3,302 59	3,227 94
Portage la Prairie, 1945, 5 p.c.	25,000 00	27,124 52	26,029 69
Prescott, 1913–1914, 5 p.c.	818 69	825 54	825 54
Qu'Appelle, 1913–1925, 6 p.c.	6,500 00	6,860 61	6,860 61
Rainy River, 1913–1934, 5 p.c.	21,406 80	21,192 73	21,406 80
Raymond, 1913–1915, 6 p.c.	1,500 00	1,527 66	1,527 66
Sault Ste. Marie, 1920–1925, 5 p.c.	12,000 00	11,865 52	12,265 20
Shawinigan Falls, 1963, 4½ p.c.	10,000 00	9,756 29	9,500 00
Smith's Falls, 1913–1944, 4½ p.c.	70,083 64	70,434 07	66,555 51
Southampton, 1913–1928, 5 p.c.	1,912 22	1,968 37	1,939 96
Southampton, 1913–1931, 4½ p.c.	3,839 29	3,839 29	3,770 01
Southampton, 1913–1934, 4 p.c.	4,336 28	4,136 28	4,041 43
Strathcona, 1913–1924, 5 p.c.	14,224 20	14,324 98	14,426 90
Swan River, 1913–1923, 6 p.c.	4,872 31	4,999 31	5,067 20
Thetford Mines, 1913–1916, 4⅞ p.c.	26,465 50	26,465 50	26,465 50
Wetaskiwin, 1913–1924, 5 p.c.	1,200 00	1,200 00	1,200 00
Weyburn, 1949, 5 p.c.	20,000 00	20,221 14	20,000 00
Whitby, 1913–1928, 5 p.c.	3,531 08	3,531 08	3,531 08
Yorkton, 1933–1938, 6½ p.c.	5,560 70	6,701 75	6,394 81
Yorkton, 1913–1925, 5 p.c.	8,450 00	8,508 93	8,220 55
Totals	$782,916 38	$786,207 61	$ 768,231 14
Townships—			
Arthur, 1913–1914, 5 p.c.	361 03	364 44	364 44
Blandford, 1913–1915, 4 p.c.	1,081 73	1,074 08	1,074 08
Burleigh & Austruther, 1913–1915, 5 p.c.	300 00	302 78	302 78
Colchester North, 1913–1918, 5 p.c.	1,963 00	1,993 45	1,993 45
Colchester South, 1913–1914, 5 p.c.	2,710 86	2,739 40	2,739 40
Colchester South, 1913–1915, 5 p.c.	1,756 02	1,777 05	1,777 05
Finch, 1913–1922, 5½ p.c.	5,371 94	5,570 53	5,570 53
Gosfield, 1913–1915, 5 p.c.	1,123 52	1,139 52	1,139 52

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THE MANUFACTURERS LIFE—*Continued.*

ASSETS—*Continued.*

Bonds owned by the company—*Continued.*

Townships—	Par value.	Book value.	Market value.
Hilton, 1916, 5 p.c.	$ 1,000 00	$ 1,000 00	$ 1,000 00
Hungerford, 1913, 4 p.c.	349 14	348 04	348 04
London, 1913-1924, 5 p.c.	5,123 39	5,308 04	5,308 04
London, 1913-1924, 5 p.c.	1,707 80	1,769 35	1,769 35
McIrvine, 1913-1928, 5 p.c.	1,762 54	1,782 03	1,782 03
McKim, 1913-1920, 5 p.c.	1,815 15	1,852 42	1,852 42
McLean & Ridout, 1913-1924, 4½ p.c.	1,752 49	1,752 49	1,752 49
Machar, 1913, 6 p.c.	140 70	141 23	141 23
Mountain, 1913-1919, 5 p.c.	5,027 54	5,168 38	5,168 38
Paipoonge, 1915, 5 p.c.	2,400 00	2,428 11	2,428 11
Paipoonge, 1918 and 1925, 5 p.c.	8,500 00	8,753 97	8,753 97
Proton, 1913-1915, 4½ p.c. and 5 p.c.	1,720 39	1,734 59	1,734 59
Ratter & Dennett, 1913-1919, 5 p.c.	464 31	472 75	472 75
Shelbourne, McClintock, &c., 1913-1920, 5 p.c.	518 63	529 18	529 18
Sydenham, 1913-1925, 5 p.c.	1,507 53	1,578 18	1,578 18
Tilbury East, 1913, 4 p.c.	880 00	878 50	878 50
Tilbury East, 1913, 4 p.c.	592 75	590 57	590 57
Wellesley, 1913-1919, 4 p.c.	1,187 64	1,176 77	1,176 77
Totals	$ 51,118 10	$ 52,225 90	$ 52,225 90
Villages—			
Bladworth, 1913-1916, 6 p.c.	$ 400 00	$ 405 47	$ 405 47
Bobcaygeon, 1913-1936, 4½ p.c.	22,247 47	22,389 69	21,177 88
Bobcaygeon, 1913-1931, 4 p.c.	8,355 43	8,094 94	7,687 83
Burk's Falls, 1913-1933, 5 p.c.	16,680 68	16,680 68	16,680 68
Canora, 1913-1916, 6 p.c.	200 00	201 83	200 00
Chesley, 1913-1927, 4 p.c.	9,644 83	9,815 52	9,157 94
Creelman, 1913-1916, 6 p.c.	400 00	405 48	405 48
Esterhazy, 1913-1914, 6¾ p.c.	100 00	101 07	101 07
Esterhazy, 1913-1924, 5¾ p.c.	1,200 00	1,247 05	1,247 05
Fenelon Falls, 1913-1953, 4 p.c.	22,415 00	22,088 08	20,988 74
Francis, 1913-1915, 7 p.c.	300 00	311 06	311 06
Glencoe, 1913-1918, 4½ p.c.	1,982 59	2,031 45	1,950 99
Goodeve, 1913-1926, 6 p.c.	2,333 34	2,208 62	2,208 62
Grand Valley, 1913-1925, 4½ p.c.	2,940 30	2,962 89	2,852 45
Grayson, 1913-1916, 6 p.c.	280 00	284 13	284 13
Grimsby, 1913-1933, 4 p.c.	28,085 20	27,140 06	26,241 25
Kamsack, 1913-1915, 6 p.c.	300 00	305 52	305 52
Lanark, 1913-1919, 5 p.c.	1,203 03	1,230 72	1,213 96
Loreburn, 1913-1926, 6 p.c.	1,400 00	1,324 92	1,324 92
Markinch, 1913-1921, 6 p.c.	1,800 00	1,728 94	1,728 94
Newberry, 1913-1919, 5 p.c.	1,560 93	1,567 96	1,560 93
New Hamburg, 1913-1925, 4½ p.c.	4,466 28	4,499 94	4,332 88
Norwich, 1913-1915, 4½ p.c.	993 66	996 03	989 03
Odessa, 1913-1921, 7 p.c.	900 00	900 00	900 00
Sheho, 1913-1916, 6 p.c.	400 00	405 41	405 41
Star City, 1913-1916, 6 p.c.	400 00	403 26	403 26
Stirling, 1913-1934, 4½ p.c.	8,462 41	8,462 41	8,268 45
Stouffville, 1913-1919, 4 p.c.	2,159 35	2,129 68	2,081 70
Tilbury, 1913-1919, 5 p.c.	6,625 80	6,780 05	6,625 80
Tilbury, 1913-1915, 5 p.c.	564 21	570 89	564 21
Togo, 1913-1916, 6 p.c.	400 60	403 11	403 11
Villeray, 1935, 6 p.c.	2,500 00	2,915 15	2,915 15
Weston, 1913-1923, 5 p.c.	11,202 62	11,277 57	11,277 57
Totals	$ 162,904 13	$ 162,269 58	$ 157,201 48

School Districts—	Par value.	Book and Market value.
Elbow, Sask.	$ 12,350 00	$ 12,134 64
Wilkie, Sask.	15,000 00	14,446 05
Rivers, Man.	10,200 00	10,632 22
Other Alberta School Districts	352,097 59	356,897 38
Other Saskatchewan School Districts	601,161 21	608,541 53
Other Manitoba School Districts	87,863 24	91,617 61
Wellington, N.B.	3,250 00	3,432 07
Total	$1,081,922 04	$1,097,701 50

THE MANUFACTURERS LIFE—*Continued.*

ASSETS—*Continued.*

Bonds owned by the company—*Continued.*

Sundry Bonds—	Par value.	Book value.	Market value.
Bell Telephone Co. of Can., 1925, 5 p.c.	$ 31,000 00	$ 32,216 04	$ 31,077 50
Berlin Central Heating Co. Ltd., 1913–1921, 6 p.c.	9,000 00	9,000 00	9,000 00
Cape Breton Electric Co. Ltd., 1932, 5 p.c.	24,000 00	23,510 62	22,560 00
Reorganization Chicago & Milwaukee Electric Ry., 1913, 6 p.c.	25,000 00	25,000 00	25,000 00
Detroit & Pontiac R'y. Co., 1st Mortgage Bonds, 1922, 5 p.c.	50,000 00	52,308 09	50,000 00
Chicago & Milwaukee E. R. Co., (Wisconsin Division), 1925, 5 p.c.	168,000 00	25,452 00	25,452 00
Detroit, Rochester, Romeo & Lake Orion Ry. Co., 1st Mortgage Bonds, 1920, 5 p.c.	50,000 00	51,575 83	50,000 00
Dominion Realty Co., Ltd., 1913-1924, 5 p.c.	44,712 45	44,712 45	44,712 45
Electrical Development Co., Ontario, 1933, 5 p.c.	100,000 00	89,828 53	92,250 00
Hamilton Elec. Light & Cataract Power Co., Ltd., 1929, 5 p.c.	50,000 00	50,529 41	50,000 00
London & Canadian Loan and Agency Co., 1913, 6 p.c.	50,000 00	50,000 00	50,000 00
Marquette & Bessemer Dock & Navigation Co., 1st Mortgage, 1933, 4½ p.c.	55,000 00	56,392 27	51,700 00
Mexican Lt. & Power Co., 1933, 5 p.c.	47,500 00	37,006 84	42,750 00
Niagara Falls Park & River Ry. Co., 1st Mortgage Bonds, 1914, 5 p.c.	100,000 00	98,873 62	100,000 00
Porto Rico Ry. Co., Ltd., 1936, 5 p.c.	10,000 00	9,542 25	9,542 25
Quebec, Montmorency & Charlevoix underlying bonds of Quebec Ry. Lt. & Power Co., 1923, 5 p..c.	32,000 00	33,327 26	27,200 00
Quebec, Montmorency & Charlevoix underlying bonds of Quebec Ry. Lt. & Power Co., 1923, 5 p..c.	15,000 00	15,621 75	12,750 00
St. Lawrence Power Co., Ltd., 1st Mortgage Debs., 1935, 6 p.c.	46,000 00	49,463 60	49,463 60
Standard Loan Company, 1913, 4 p.c.	974 40	974 40	974 40
The Supply Company, Ltd., 1933, 5 p.c.	10,000 00	10,000 00	10,000 00
Chicago & Milwaukee Elec. Railroad & Re-Organization (Illinois Division), 1922, 5 p.c.	107,000 00	64,200 00	64,200 00
Toronto Hotel Co., 1st Mortgage Bonds, 1920, 4 p.c.	10,000 00	9,747 39	9,600 00
Totals	$1,035,186 85	$ 839,282 35	$ 828,232 20

*Total bonds carried out at book value ..... $ 3,816,078 80

Stocks owned by the company:—

	No. of shares.	Par value.	Book value.	Market value.
Canada Permanent Mortgage Corporation	2,536	$ 25,360 00	$ 31,653 96	$ 48,691 20
Canadian Bank of Commerce	462	23,100 00	43,701 55	51,282 00
Consumers' Gas Company	1,329	66,450 00	128,571 61	125,590 50
Dominion Bank	125	12,500 00	28,376 60	29,468 75
Bank of Hamilton	193	19,300 00	40,765 25	39,758 00
Hamilton Provident and Loan Society	127	12,700 00	12,914 00	13,871 00

**Securities on deposit with foreign Governments:—Michigan*, Detroit and Pontiac Railway Co., bonds, $50,000; Detroit, Rochester, Romeo and Lake Orion Ry. Co., $50,000; Niagara Falls Park and River Railway Co., bonds, $50,000; Bell Telephone Co., bonds, $25,000; Electrical Development Co. bonds, $50,000; Hamilton Electric Light and Cataract Power Co. bonds, $50,000; *Cuba*, Republic of Cuba gold bonds, $25,000; *Union of South Africa*, British Consols, £12,000; *Cape Colony*, Cape of Good Hope 3½ stock, £10,400; *Mexico*, Republic of Mexico Interior Redeemable debt bonds, $25,000; *Japan*, Imperial Japanese Government 4½ p.c. loan, £18,000; *Newfoundland*, Town of Joliette bonds, $8,500; City of Port Arthur bonds, $28,000; City of New Westminster bonds, $11,000; Town of Montreal West, $30,000; *Ohio*, City of Cleveland bonds, $100,000; *Supreme Court, London, Eng.*, Dominion of Canada 3½ p.c. stock, £10,113 15 7; India 3½ p.c. stock, £10,464 7 1; *Canal Zone, Isthmus of Panama*, Marquette and Bessemer Dock and Navigation Company, $15,000; *Porto Rico*, Cash, $10,000.

THE MANUFACTURERS LIFE—*Continued.*

ASSETS—*Continued.*

Stocks owned by the company—*Concluded.*

	No. of shares.	Par value.	Book value.	Market value.
Imperial Bank of Canada	315	$ 31,500 00	$ 70,169 50	$ 72,135 00
Landed Banking and Loan Co.	3	300 00	381 75	412 50
London and Canadian Loan and Agency Co.	176	8,800 00	9,929 37	10,208 00
Bank of Montreal	55	5,500 00	13,258 97	13,557 50
Bank of Nova Scotia	82	8,200 00	22,315 50	21,566 00
Ontario Loan and Debenture Co.	12	600 00	834 24	969 00
Bank of Ottawa	66	6,600 00	13,862 50	13,711 50
Standard Bank of Canada	500	25,000 00	53,176 24	56,250 00
Toronto Mortgage Co.	135	6,750 00	9,156 43	8,943 75
Union Bank of Canada	8	800 00	1,149 00	1,200 00
Canadian Pacific Railway Co.	260	26,000 00	53,954 87	67,112 50
Huron & Erie Loan and Savings Co.	42	2,100 00	4,238 62	4,200 00
Merchants Bank of Canada	119	11,900 00	21,825 75	22,729 00
Winnipeg Electric Railway Co.	1,500	150,000 00	175,850 00	325,500 00
Molsons Bank	100	10,000 00	21,025 00	20,200 00
Bank of Toronto	250	25,000 00	51,821 75	52,562 50
Chicago and Milwaukee Elect. Ry. Bonus stock	62	6,200 00	.....	.....
Toronto Hotel Co., Bonus stock	10	1,000 00	.....	.....
Total		$ 485,660 00	$ 808,932 46	$ 999,918 70

Total stocks carried out at book value		$ 808,932 46
Cash in head office		1,655 51
Cash in banks, viz.:—		
Royal Bank of Canada, Port of Spain, Trinidad	$ 458 54	
Bank of Nova Scotia, Kingston, Jamaica	4,320 62	
Union Bank, Winnipeg	4,620 23	
Union Bank, Regina, Sask.	25,000 00	
Union Bank, Toronto (special account)	10,000 00	
Union Bank, Toronto	61,323 21	
Bank of New Brunswick, St. John, N.B.	7,254 35	
Royal Bank of Canada, San Juan, Porto Rico (special deposit)	10,000 00	
Canadian Bank of Commerce, London, Eng.	$ 13,440 28	
Home Savings Bank, Detroit, Mich.	9,784 96	
International Banking Corporation, Mexico City, Mexico	20 80	
International Banking Corporation, Panama, R.P.	200 66	
Home Bank, Toronto	3,321 36	
Royal Bank of Canada, Bridgetown, Barbados	1,424 83	
Bank of Nova Scotia, Havana, Cuba	2,586 81	
Dominion Bank, Toronto	15,516 74	
Standard Bank, Toronto	90,250 36	
Royal Bank of Canada, San Juan, Porto Rico	1,268 88	
Standard Bank of South Africa, Johannesburg, S.A.	6,878 54	
Mitsui Bank, Yokohama, Japan	650 00	
First Bank, Yokohama, Japan	2,135 00	
Total cash in banks		270,456 17
Due by mortgagors		3,576 90
Life reversions		282 00
Total ledger assets		$15,047,110 67

OTHER ASSETS.

Market value of stocks, bonds, debentures, &c., over ledger value	$ 136,561 54
Interest due, $98,707.59; accrued, $382,702.47	481,410 06
Due from other companies for losses of claims on the company's policies reinsured	5,000 00

THE MANUFACTURERS LIFE—*Continued.*

ASSETS—*Concluded.*

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 128,655 22	$ 286,232 89
Deduct commission payable thereon	28,381 34	63,142 97
Net premiums due and uncollected	100,273 88	223,089 92
Net deferred premiums (taken at 77·94 per cent of gross)	24,606 31	114,894 69
Total	$ 124,880 19	$ 337,984 61

Net uncollected and deferred premiums	$ 462,864 80
Total assets	$16,132,947 07

LIABILITIES.

Amount computed upon statutory basis to cover the net present value of all policies, reversionary additions, premium reductions, and annuities in force	$13,822,024 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	278,386 00	
Total	$14,100,410 00	
Deduct values of policies reinsured in other companies	207,778 00	
*Net reinsurance reserve (no deduction made)		$13,892 632 00
(Full deduction allowance permitted being $250,231.67)		
Claims for death losses, adjusted but unpaid	$ 13,838 25	
" " unadjusted ($31,497.30 accrued in previous years)	191,752 32	
" " resisted, not in suit	1,000 00	
Claims for matured endowments, due and unpaid ($2,833 accrued in previous years)	23,333 00	
Total claims for death losses and matured endowments		229,923 57
Present value of amounts on matured instalment policies not yet due		27,844 00
Surrender values claimable on policies cancelled		992 00
Dividends to policyholders due and unpaid		16,744 00
Due for office and other expenses		10,813 37
Premiums paid in advance		6,491 63
Taxes due and accrued		20,938 43
Items in suspense awaiting adjustment		1,707 00
Balance of shareholders' account (including $12,000 accrued dividends)		69,917 63
Profits to policyholders payable in 1913		207,881 00

*Reserve based on Institute of Actuaries' Hm. Mortality Table, with interest at 3½ per cent for policies at temperate rates. On account of the company guaranteeing, on certain policies, a surrender value at the end of twenty years from date of issue equal to the Hm. 3 per cent reserve, an additional reserve, sufficient to provide for the difference between the Hm. 3 per cent and the Hm. 3½ per cent reserve at the end of twenty years, has been set aside. Policies at tropical rates by the American Tropical 3½ per cent Table; policies at sub-tropical rates by a table based on the mean between the Hm. 3½ per cent and the American Tropical 3½ per cent table. Annuities on the British Offices Select Life Annuity Table, 1893, with interest at 3½ per cent.

THE MANUFACTURERS LIFE—*Continued.*

LIABILITIES—*Concluded.*

Outstanding commission on mortgage loan		$ 12,000 00
Accrued commission due to agents, $1,911.03; school debenture collections, $1.000		2,911 03
Total liabilities		$14,500,795 66
Excess of assets over liabilities		$ 1,632,151 41
Capital stock paid up		300,000 00
Surplus over all liabilities and paid up capital (undistributed as between shareholders and policyholders including $988,550.88 contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911)		$ 1,332,151 41

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account, December 31, 1911	$ 58,523 22
Interest added during the year (including share of net profits from investments)	19,437 79
Shareholders' proportion of profits	15,956 62
Total	$ 93,917 63
Dividends paid to shareholders	24,000 00
Balance of shareholders' account December 31, 1912	$ 69,917 63

(Policyholders receive 90 per cent of the distributive share of surplus and shareholders 10 per cent).

INCOME.

Cash received for first year premiums	$ 457,738 19		
Less premiums paid for reinsurance	2,962 75		
Total net income from first year's premiums		$ 454,775 44	
Cash received for renewal premiums	$ 2,344,591 84		
Renewal premiums paid by dividends	3,094 87		
Total	$ 2,347,686 71		
Less premiums paid for reinsurance	62,813,73		
Total net cash from renewal premiums		2,284,872 98	
Cash received for single premiums		7,366 68	
Single premiums paid by dividends		22,101 00	
Total net premium income			$ 2,769,116 10
Received for interest on investments			724,446 23
Amount received for dividends on stocks			46,656 81
Profit on sale of securities			254,439 00
Amounts received to be paid to agents			1,911 03
Total income			$ 3,796,569 17

THE MANUFACTURERS LIFE—*Continued.*

EXPENDITURE.

Cash paid for death losses	$ 548,533 78	
Payments on matured instalment policies	1,240 00	
Total	$ 549,773 78	
Deduct amount received from other companies for reinsured death claims	2,000 00	
Net amount paid for death claims ($123,596.66 of which accrued in previous years) (and bonuses, $3,909.76)		$ 547,773 78
Cash paid for matured endowments	$ 281,121 72	
Payments on matured instalments	1,484,00	
Total	$ 282,605 72	
Deduct amount received from other companies for reinsured endowment claims	750 00	
Net amount of cash paid for endowment claims ($28,705.00 of which accrued in previous years) (and $1,461 bonus additions)		281,855 72
Cash paid to annuitants		3,098 47
Cash paid for matured investment policies		147,692 39
Cash paid for surrendered policies		211,257 70
Cash dividends paid to policyholders		115,396 70
Cash dividends applied to payment of premiums		25,195 87
Total paid to policyholders		$ 1,332,270 63
Cash paid to stockholders, for interest and dividends		24,000 00
Cash paid for taxes, licenses, fees or fines		26,895 69
Investment expenses, viz.: commission on loans, $22,115.74; salaries, $16,017.67; travelling expenses, $10,034.70; appraisement expenses, $123.58		48,291 69
Head office salaries, $97,476.05; do., travelling expenses, $823.85, directors' fees, $14,245.25; auditors' fees, $1,250		113,795 15
Commissions, first year, $192,230.32; do., renewal, $110,914.26; commissions advanced to agents, $104,654.71; agency salaries, $85,898.00; agency travelling expenses, $33,858.45; annual meeting expenses, $757.51; One Hundred Thousand Dollar Club, $6,729.10		535,042 35
Miscellaneous expenses, viz.:—Advertising, $13,334.81; books and periodicals, $1,098.78; exchange, $1,763.48; express, telegrams and telephones, $4,768.48; legal expenses, $3,739.83; medical fees, $45,058.48; office furniture, $4,959.32; postage, $6,965.36; printing and stationery, $10,958.73; rent, fuel and light, $30,421.27; mercantile agencies and inspections, $2,884.84; office supplies, $3,103.87; sundry expenses, $8,637.93; items in suspense awaiting adjustment, $782.94		138,478 12
Total expenditure		$ 2,218,773 63

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$13,470,952 13
Amount of cash income as above	3,796,569 17
Total	$17,267,521 30

THE MANUFACTURERS LIFE—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS—*Concluded.*

Amount of expenditure as above	$ 2,218,773 63	
Amount written off ledger assets (life reversions)	1,637 00	
Total		$ 2,220,410 63
Balance, net ledger assets, at December 31, 1912		$15,047,110 67

(The average rate of interest earned during 1912 upon these invested assets was 6.43 per cent.)

MISCELLANEOUS.

Number of policies reported during the year as taken and paid for in cash	7,055	
Amount of said policies		$12,195,169 00
Amount of said policies reinsured in other companies		107,517 00
Number of policies become claims during the year (including matured endowments)	570	
Amount of said claims	$ 903,430	
Amount of said claims reinsured	7,750	
Net amount carried out		895,680 00
Number of policies in force at date	48,254	
Amount of said policies	$ 73,758,793	
Bonus additions thereto	130,526	
Total	$ 73,889,319	
Amount of said policies reinsured in other companies (including $1,514 bonus additions)	1,401,777	
Net amount in force at December 31, 1912		72,487,542 00
Number of life annuities in force	7	
Amount of annual payments thereunder		2,965 00

EXHIBIT OF LIFE ANNUITIES.

Life Annuities Proper.

	No.	Annual Payments thereunder.
In force December 31, 1911	11	$ 3,498 88
Terminated by death	4	533 88
In force December 31, 1912	7	$ 2,965 00

EXHIBIT OF POLICIES.

In force at beginning of year:—	No.	Amount.	No.	Amount.
Whole life	28,298	$ 41,803,272		
Endowment	14,610	21,861,627		
All other	905	2,238,647		
Bonus additions		100,869		
			43,813	$66,004,415 00

THE MANUFACTURERS LIFE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

New policies issued:—

Whole life	5,726	$ 10,657,809		
Endowment	3,061	4,327,242		
All other	86	321,467		
Bonus additions		36,098		
			8,873	$15,342,616 00
Old policies revived			384	663,037 00
Old, changed and increased			132	255,454 00
Total			53,202	$82,265,522 00
Deduct terminated			4,948	8,376,203 00

In force at end of year:—

	No.	Amount.		
Whole life	31,316	$ 47,982,686		
Endowment	16,040	23,690,302		
All other	898	2,085,805		
Bonus additions		130,526		
			48,254	$73,889 319 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses, $4,278)	382	$ 589,695
" maturity (including bonus additions, $1,795)	188	313,735
" expiry	17	80,285
" surrender (including bonuses, $1,264)	698	918,931
" lapse (including bonuses, $711)	2,316	4,029,824
" change and decrease	128	400,239
" not taken	1,219	2,043,494
Total (including bonuses, $8,048)	4,948	$ 8,376,203

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	90	$ 741,250
Endowment	70	586,513
All other	12	72,500
Bonus additions		1,514
Total	172	$ 1,401,777

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit:—	No.	Amount.	Reserve.
Life	27,858	$ 42,536,165	$ 6,345,812
Endowment	14,831	22,061,669	6,298,332
Term, &c.	350	557,500	9,149
Bonus additions		130,526	78,031
Premium reduction		(2,079)	8,960
Totals	43,039	$ 65,285,860	$ 12,740,284
Less reinsured		969,783	162,368
Net	43,039	$ 64,316,077	$ 12,577,916

THE MANUFACTURERS LIFE—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES—*Concluded.*

Without-Profit:—			
Life	3,458	$ 5,446,521	$ 791,072
Endowment	1,209	1,628,633	513,438
Term, &c	548	1,528,305	25,762
Totals	5,215	$ 8,603,459	$ 1,330,272
Less reinsured		431,994	45,410
Net	5,215	$ 8,171,465	$ 1,284,862
Reserve for extra premiums			995
Reserve for disability benefits			548
Totals	5,215	$ 8,171,465	$ 1,286,405
Grand totals	48,254	$ 72,487,542	$ 13,864,321

Life Annuities.	No.	Yearly amount payable.	Reserve.
Life annuities proper	7	$ 2,965 00	$ 28,311 00

Miscellaneous Statement.

1. Assurances were valued in groups; annuities individually.
2. In all cases valuation age was based on age at which premium was charged.
3. (*a*) Policies on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates were valued as follows:—Policies at tropical rates by the American 3½ per cent tropical table; at sub-tropical rates by a table based upon a mean between Hm. 3½ per cent and the American Tropical 3½ per cent.
   (*b*) Policies issued at premiums corresponding to ages higher than the true ages were valued according to actual age of insured.
   (*c*) Policies providing for the payment at death during certain periods of an amount less than the full amount of insurance, were valued for the full amount of insurance.
   (*d*) In the valuation of policies issued at a fixed extra premium, a reserve equal to one-half of the annual extra premium payable was set aside
   (*e*) For policies providing for disability benefits the full reserve is held according to American Experience table combined with the Maccabees with 3½ per cent interest.
4. (*a*) Tropical and sub-tropical policies have the same surrender values as under policies at temperate rates.
   (*b*) For the surplus allotted to these policies see (8) below.
5. No extra reserve is held under limited and single premium policies on account of prepaid or limited loadings.
6. The average rate of interest earned on the invested assets was 6.43 per cent.
7. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

According to the Company's charter, it is provided that, as between shareholders and policyholders, the holders of participating policies shall be entitled to share to the extent of not less than 90 per cent in that portion of the profits set apart for distribution, which has been distinguished as have been derived from participating policies.

THE MANUFACTURERS LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Quinquennial Dividends.

For Quinquennial policies the dividends were calculated by accumulating funds by policy years, using factors closely approximating to the actual experience of the Company. From these funds the proper reserves were deducted and 90 per cent of the resulting surplus allotted to the policyholders. The factors used in 1912 were.—Interest, 5 per cent; mortality, 75 per cent of the (Om. 5) Mortality Table up to age 50, increasing by 1 per cent for each age until a maximum of 90 per cent was reached; expense, varying from 4.8 to 28.3 per cent of the gross premium according to age and plan.

Deferred Dividends.

For Deferred Dividend policies the method adopted was based on the contribution plan. All such policies of the Company were grouped according to year of issue, plan, age and gross premium. Each group was credited each year from the commencement with all premiums received thereon, together with its share of all interest and profits earned; and debited with its share of expenses, death claims, surrender values, and all other payments, the balance remaining being the fund at the credit of the policies in the group from year to year. From the fund at the credit of those policies on which profits were to be distributed the proper reserves were deducted and 90 per cent of the balance was set aside for distribution to the policyholders. The factors used in 1912 were the same as regards interest and expense as in case of Quinquennial Dividend policies, and the mortality factor was 70 per cent of the O[M] Table of Mortality.

WITH-PROFIT POLICIES.

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of issue.	Amount in force	Profits contingently apportioned.	Year of issue.	Amount in force.	Profits contingently apportioned.
1886	$ 1,000	$ 131 16	1899	$ 2,298,822	$ 58,605 84
1887	7,000	1,067 88	1900	1,106,000	96,307 66
1888	26,000	3,823 96	1901	1,313,123	108,774 25
1889	31,500	2,344 33	1902	2,016,907	151,999 16
1890	39,500	2,780 58	1903	2,579,592	169,836 50
1891	35,000	2,168 38	1904	2,801,524	125,762 06
1892	26,000	1,058 05	1905	3,184,926	99,232 32
1893	814,750	69,478 94	1906	3,037,412	54,044 45
1894	899,683	32,021 31	1907	3,033,946	20,118 55
1895	898,713	30,626 64	1908	3,128,059	.....
1896	993,660	30,573 52	1909	3,532,006	.....
1897	1,033,764	41,795 73	1910	3,859,058	.....
1898	1,408,738	52,770 62	.....	.....	.....
			Totals.....	$ 38,106,683	$ 1,155,321 89

(The amount of profits apportioned includes $166,771.01, being the amount payable on deferred dividend policies during 1913, which amount is included in the company's liabilities).

THE MANUFACTURERS LIFE—*Continued.*

WITH-PROFIT POLICIES—*Concluded.*

Deferred Dividend Policies issued subsequent to December 31, 1910, and amount of profits held to the credit of such policies:—

Year of Issue.	Amount in force.	Profits credited.
1911	$ 4,932,072	nil.
1912	7,860,754	nil.
Total	$ 12,792,826	nil.

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS OUTSIDE OF CANADA.

Amount of mortgages on real estate		$ 95,004 10
Amount of loans secured by bonds assigned as collaterals		58,176 00
Amount of loans to policyholders on policies assigned as collaterals		588,322 17
Amount of loans under non-forfeiture agreements		122,465 88
Book value of bonds		962,984 95
Cash in banks		53,169 92
Interest due and accrued		41,361 31
Net amount of premiums outstanding and deferred—		
On new business, $55,521.24; on renewals, $158,439.14		213,960 38
Due from other companies for losses or claims on the company's policies reinsured		5,000 00
Total		$ 2,140,444 71
Deduct market value of bonds, debentures, &c., under book value		21,193 48
Total net assets outside of Canada		$ 2,119,251 23

LIABILITIES OUTSIDE OF CANADA.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 4,279,893 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	17,319 00	
Total	$ 4,297,212 00	
Deduct value of policies reinsured in other companies	125,550 00	
Net reinsurance reserve		$ 4,171,662 00
Claims for death losses, adjusted but unpaid	$ 11,338 75	
Claims for death losses, unadjusted	99,125 88	
Total claims for death losses ($28,000.96 accrued in previous years)		110,464 63
Total claims for matured endowments ($300.00 accrued in previous years)		10,800 00
Due on account of general expenses		2,882 05
Dividends to policyholders due and unpaid		4,172 00
Premiums paid in advance		1,761 68
Taxes due or accrued		4,242 61
Accrued commissions to agents		1,488 66
Total liabilities outside of Canada		$ 4,307,473 63

THE MANUFACTURERS LIFE—*Continued.*

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for first year premiums	$ 185,564 95		
Less premiums paid for reinsurance	3,412 85		
Total net income from first year's premiums		$ 182,152 10	
Cash received for renewal premiums	$ 917,025 43		
Renewal premiums paid by dividends	431 15		
Total	$ 917,456 58		
Less premiums paid for reinsurance	40,994 38		
Total net income from renewal premiums		876,462 20	
Cash received for single premiums		14,884 00	
Single premiums paid by dividends		6,043 43	
Total net premium income outside of Canada			$ 1,079,541 73

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA.

Cash paid for death claims ($72,425.70 of which accrued in previous years) (including bonuses $953.76)	$ 211,477 15
Cash paid for matured endowment claims ($21,660 of which accrued in previous years) (including bonuses, $99.00)	103,794 83
Cash paid for matured investment policies	343 00
Cash paid to annuitants	590 22
Cash paid for surrendered policies	96,813 86
Cash dividends applied in payment of premiums	15,315 15
Cash dividends paid to policyholders	24,416 76
Total amount paid to policyholders outside of Canada	$ 452,750 97

MISCELLANEOUS OUTSIDE OF CANADA.

Number of new policies taken during the year outside of Canada and paid for in cash	2,650		
Amount of said policies			$ 4,107,094 00
Amount of said policies reinsured in other companies			85,517 00
Number of policies become claims (including matured endowments)	195		
Amount of said claims			340,211 00
Amount of above claim reinsured in other companies in Canada			5,000 00
Number of policies in force at date	13,294		
Amount in force		$ 21,256,300 00	
Bonus additions thereto		56,563 00	
Total		$ 21,312,863 00	
Amount reinsured in other companies (including $700.00 bonus additions)		743,922 00	
Net amount in force at December 31, 1912			20,568,941 00
Number of life annuities in force outside of Canada	1		
Amount of annual payments thereunder			546 80

THE MANUFACTURERS LIFE—*Concluded.*

EXHIBIT OF POLICIES, OUTSIDE OF CANADA.

Policies in force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life	3,235	$ 5,995,431		
Endowment	8,154	12,706,927		
All other	107	203,951		
Bonus additions		36,800		
			11,496	$18,943,109 00
New policies issued:—				
Whole life	1,038	$ 1,902,314		
Endowment	2,288	3,175,928		
All other	24	53,367		
Bonus additions		22,564		
			3,350	5,154,173 00
Old policies revived			36	68,284 00
Old, changed and increased			65	149,639 00
Total			14,947	$24,315,205 00
Deduct terminated			1,653	3,002,342 00
Policies in force at end of year:—				
Whole life	3,802	$ 6,879,562		
Endowment	9,362	14,132,336		
All other	130	244,402		
Bonus additions		56,563		
			13,294	$21,312,863 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE OUTSIDE OF CANADA

	No.	Amount.
Policies terminated by death (including bonuses, $1,214)	149	$ 217,179
" " maturity (including bonuses $275)	46	123,032
" " expiry	3	6,848
" " surrender (including bonuses, $1,116)	172	252,619
" " lapse (including bonuses, $335)	795	1,537,396
" " change and decrease	69	202,797
" " not taken	419	662,471
Total (including bonuses, $2,940)	1,653	$ 3,002,342

POLICIES REINSURED (BUSINESS OUTSIDE OF CANADA.)

	No.	Amount.
Whole life	35	$ 271,330
Endowment	56	471,892
Bonus additions		700
Total	91	$ 743,922

METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN R. HEGEMAN. | Secretary—JAMES S. ROBERTS.

Principal Office—1 Madison Avenue, New York City.

Chief Agent in Canada—JOHN TILTON. | Head Office in Canada—Ottawa.

(Incorporated, June, 1866. Commenced business in Canada, November, 1872.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 2,000,000 00

ASSETS IN CANADA.

Value of real estate in Canada held by the company (office building corner Metcalfe and Queen Sts., Ottawa, $20.775.13; 39 St. John St., Quebec, $37,907.60)	$ 58,682 73
Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens	2,362,250 00
Amount of loans made to Canadian policyholders on the company's policies assigned as collaterals	583,465 32
Premium obligations on Canadian policies in force	10,050 46

Stocks and bonds with the Receiver General:—

	Par value.	Market value.
Dominion of Canada stock, 1947, 2½ p.c.	$ 97,333 33	$ 70,956 00
Canadian Northern Railway bonds, 1929-39, 4 p.c.	1,572,300 00	1,525,130 99
City of Montreal bonds, 1944, 4 p.c.	700,000 00	655,375 00
City of Montreal gold bonds, 1939, 3½ p.c.	537,000 00	463,833 75
Town of Maisonneuve bonds, 1940, 4½ p.c.	50,000 00	49,000 00
Town of Salaberry, Valleyfield bonds, 1926, 4 p.c.	50,000 00	44,625 00
City of Toronto debentures, 1929 and '44, 3½ p.c.	1,752,000 00	1,516,149 15
City of Toronto debentures, 1944 and '48, 4 p.c.	532,485 34	496,551 97
Province of Manitoba bonds, 1928-33, 4 p.c.	600,000 00	581,125 00
Province of New Brunswick bonds, 1938, 3 p.c.	97,333 33	78,718 33
Province of Quebec stock, 1937, 3 p.c.	146,000 00	118,990 00
City of Winnipeg bonds, 1933, 4 p.c.	110,000 00	102,712 50
City of Winnipeg School debentures, 1941, 4 p.c.	136,000 00	125,120 00
City of Ottawa debentures, 1925-35, 4 p.c.	214,000 00	207,967 50
City of Ottawa debentures, 1936-38, 4½ p.c.	327,000 00	339,387 50
City of Three Rivers, debentures, 1959, 4 p.c.	50,000 00	42,000 00
City of Edmonton debentures, 1951, 4½ p.c.	194,666 66	178,120 00
City of St. Boniface debentures, 1941, 5 p.c.	83,000 00	86,216 25
City of Portage la Prairie debentures, 1941, 5 p.c.	110,000 00	110,000 00
City of Moosejaw, 1931, 4½ p.c.	120,693 33	113,451 73
City of Strathcona, 1941-1951, 4½ p.c.	235,000 00	216,205 00
City of Regina, 1921-1952, 4½ p.c.	394,200 00	366,803 71
Town of Maisonneuve, school, 1951 and 1952, 4½ p.c.	405,000 00	370,800 00
Town of Owen Sound, 1926, 4 p.c.	10,000 00	9,250 00
City of Calgary, 1942, 4½ p.c.	500,000 00	480,000 00
Total par and market value	$ 9,024,011 99	$ 8,348,489 38

Carried out at market value	8,348,489 38

Held by trustees in accordance with the Insurance Act— Imperial Rolling Stock Company, Limited, bonds, 1914-19, 1928 4½ p.c.	$1,960,500 00	$ 1,921,306 65
Total held by trustees carried out at market value		1,921,306 65

METROPOLITAN LIFE—*Continued.*

ASSETS—*Concluded.*

Interest due, $8,518.52; accrued, $188,484.81			$ 197,003 33
Rents accrued			200 00
	New.	Renewals.	
Gross premiums due and uncollected on Canadian policies in force (ordinary)	$ 34,482 21	$ 89,518 49	
Deduct loading (20 p.c.)	6,896 44	17,903 70	
Net premiums due and uncollected	$ 27,585 77	$ 71,614 79	
Net deferred premiums on policies in force (taken at 80 per cent of gross)	42,023 17	146,557 51	
Net outstanding and deferred (ordinary)			287,781 24
" " (industrial) less loading			43,065 00
Total assets in Canada			$13,812,294 11

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force	$11,361,602 00	
Net reinsurance reserve		$11,361,602 00
Present value of amounts not yet due on matured instalment policies		3,102 00
Claims for death lossess, unadjusted (ordinary)	$ 16,042 00	
" " " (industrial)	1,442 70	
" " resisted, in suit (ordinary)	500 00	
" " " " (industrial)	250 00	
" " " not in suit (ordinary)	3,000 00	
" " " " (industrial)	1,368 00	
Total claims unsettled (including $11,000 for death claims of which the company had no knowledge at Dec. 31, 1912)		33,602 70
Claims for matured endowments, due and unpaid (industrial)		249 80
Surrender values claimable under cancelled policies		3,932 88
Amount of dividends to Canadian policyholders, due and unpaid		14,300 00
Estimated amount of dividends and bonuses payable to Canadian policyholders, payable in 1913		118,500 00
Due on account of office and other expenses		12,236 31
Premiums paid in advance		64,707 06
Interest paid in advance		1,162 00
Commissions due and accrued		1,550 00
Agents' cash deposits		5,872 20
Reserve for taxes		56,000 00
Reserve to cover other possible items		6,000 00
Total liabilities in Canada		$11,682,816 95

(Including $108.08 surplus contingently apportioned to deferred dividend policies issued prior to January 1, 1911.)

*Reserve on policies issued prior to January 1, 1901, based on Combined Experience, 4 per cent Tables and reserve on policies issued on and subsequent to January 1, 1901, based on American Experience, 3½ per cent Tables except as follows: Special class policies issued prior to January 1, 1901, Combined Experience doubled, 4 per cent issued from December 31, 1900 to January 1, 1907, American Experience Table doubled 3½ per cent. After 1906, Special Class Table 3½ per cent; Intermediate policies on the Intermediate Table with 3½ per cent, after 1910 Certain Ordinary policies on the Standard Industrial Table with 3½ per cent interest; and after 1905, Standard Industrial and Sub-Standard Industrial on the Standard Industrial and Sub-Standard Industrial Tables respectively with 3½ per cent interest. Annuities after 1906 were valued on McClintock's Table, with 3½ per cent. Contingent waiver of premiums in certain policies, Hunter's Disability Table.

METROPOLITAN LIFE—*Continued.*

INCOME IN CANADA.

Cash received for first year premiums (including $4,239.26 applied to purchase addition) ordinary	$ 313,365 56	
Cash received for renewal premiums	$1,074,671 62	
Renewal premiums paid by dividends	35,259 74	
Total net income from renewal premiums	1,109,931 36	
Total net income from industrial premiums (including $50,090.31 paid by bonuses)	2,038,616 35	
Total net premium income		$ 3,461,913 27
Amount received for interest on investments, &c		470,664 42
Rents		6,615 81
Net cash received as profit on securities sold		844 26
Tax refund		140 85
Increase in book value of bonds (gross)		13,466 85
Liquidation of unlisted asset		300 00
Agents' cash deposits (net)		2,027 15
Total income in Canada		$ 3,955,972 61

EXPENDITURE IN CANADA.

Cash paid for death losses (ordinary)	$ 174,190 00	
Cash paid for death losses (industrial)	406,274 17	
Payments on matured instalment policies (ordinary)	100 00	
Net amount paid for death claims (including $355 reversionary bonuses)		$ 580,564 17
Cash paid for matured endowments (ordinary)	$ 61,228 00	
Cash paid for matured endowments (industrial)	8,511 50	
Payments on matured instalment policies (ordinary)	50 00	
Net amount paid for endowment claims, (including reversionary bonuses, $360)		69,789 50
Cash paid to annuitants		592 52
Cash paid for surrendered policies		91,034 59
Cash dividends and bonuses paid to Canadian policyholders, $19,497.15; dividends and bonuses applied in payment of premiums, $89,589.31		109,086 46
Total amount paid to policyholders		$ 851,067 24
Paid for Health and Welfare Work: Tuberculosis exhibits and curative aid to sick Industrial policyholders, $41,629.90; staff savings fund, $3,214; sick, disabled and inactive agents and clerks, $937.50; other welfare work, $621.25		46,402 65
Commissions, first year (ordinary) $84,663.99; do., renewals, $70,701.97; do., (industrial), $665,973.41; agency salaries, $25,318.10; commissions advanced to agents, $2.30; travelling and other expenses, $41,871.88		888,531 65
Cash paid for licenses, taxes, fees or fines		48,425 40
Cash paid for investment expenses: real estate expenses		2,190 60
Miscellaneous expenditure, viz.:—Advertising, $1,097.50; exchange, $1,375.97; express, telegrams and telephones, $3,437.91; legal expenses, $1,547.65; postage, (including allowance to agents for sundries) $3,459.93; medical fees, $68,932.29; office furniture, &c., $1,064.98; printing and stationery, $13,744.47; rent, fuel, light and janitors, $29,465.52; sundries, $2,049.94		126,176 16
Total expenditure in Canada		$ 1,962,793 70

METROPOLITAN LIFE—*Continued.*

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash (including revivals)—ordinary, 11,545; industrial, 131,748	143,293	
Amount of said policies—Ordinary (including bonuses $7,164) $13,110,817		
Amount of said policies—Industrial 19,075,176		
		$32,185,993 00
Number of policies become claims during the year—ordinary, 302; industrial, 4,922	5,224	
Amount of said claims—Ordinary, (bonus $715) $238,724 91		
" " Industrial 415,849 67		
		654,574 58
Number of policies in force at date—ordinary 42,774; industrial, 490,282	533,056	
Amount of said policies—Ordinary $45,483,091		
" " Industrial 59,963,018		
Bonus additions—Ordinary 34,716		
Net in force December 31, 1912		105,480,825 00
Number of life annuities in force at date	5	
Amount of annual payments thereunder		592 52

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

Ordinary Policies.

Policies in force at beginning of year:—	No.	Amount	No.	Amount.
Whole life	16,064	$ 22,457,136		
Endowment	18,322	12,457,746		
Term and all other	1,128	1,271,790		
Bonus additions		30,213		
			35,514	$36,216,885 00
New policies issued:—				
Whole life	7,268	$ 8,980,290		
Endowment	5,232	4,323,245		
Term and all other	264	1,043,900		
Bonus additions		6,464		
			12,764	14,353,899 00
Old, changed and increased and net transferred to Canada			1,285	1,186,094 00
Old, revived (including bonuses, $700)			1,685	1,498,785 00
Total			51,248	$53,255,663 00
Deduct terminated			8,474	7,737,856 00
Policies in force at December 31, 1912:—				
Whole life	20,405	$ 28,408,164		
Endowment	21,004	14,891,552		
Term and all other	1,365	2,183,375		
Bonus additions		34,716		
			42,774	$45,517,807 00

Industrial policies.

In force at the beginning of the year:—	No.	Amount.	No.	Amount.
Whole life	178,903	$ 26,356,036		
Endowment	244,397	25,293,853		
Term and all other	7,772	567,049		
			431,072	$52,216,938 00

METROPOLITAN LIFE—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS)—*Concluded.*

New policies issued:—	No.	Amount.	No.	Amount.
Whole life	88,227	$ 14,141,513		
Endowment	33,810	3,597,107		
Term and all others	34	3,400		
			122,071	$17,742,020 00
Old policies revived			9,677	1,333,156 00
Old, changed and increased and net transferred to Canada			4,752	744,807 00
Total			567,572	$72,036,921 00
Deduct terminated			77,290	12,073,903 00
In force at December 31, 1912:—				
Whole life	221,698	$ 32,728,493		
Endowment	257,762	26,233,881		
Term and all other	10,822	1,000,644		
			490,282	$59,963,018 00

DETAILS OF TERMINATIONS.

	Ordinary. No.	Ordinary. Amount.	Industrial. No.	Industrial. Amount.
Terminated by death (including bonus additions, $355)	235	$ 174,190	4,743	$ 406,274
" maturity (" " $360)	65	61,228	160	8,512
" expiry	40	52,973	211	31,587
" surrender (inc. bonus additions, $1,440)	1,483	1,115,833	1,226	200,603
" lapse (" " $264)	3,663	3,453,781	67,436	10,277,421
By change and decrease	849	867,966	3,514	1,149,506
By not taken	2,139	2,011,885	.....	.....
Total (including bonus additions, $2,419)	8,474	$7,737,856	77,290	$ 12,073,903

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit (Ordinary):—	No.	Amount.	Reserve.
Life	551	$ 323,078	$ 81,308
Endowments	5,736	2,884,564	1,210,374
Bonus Additions	.....	34,716	23,385
Totals	6,287	$ 3,242,358	$ 1,315,067
Without-Profit:—			
Life (Ordinary)	19,854	$ 28,085,086	$ 2,336,467
Life (Industrial)	221,698	32,728,493	1,339,103
Endowments (Ordinary)	15,268	12,006,988	1,723,991
Endowments (Industrial)	257,762	26,233,881	4,530,646
Term, &c. (Ordinary)	1,365	2,183,375	43,374
Term, &c. (Industrial)	10,822	1,000,644	69,007
Totals (Ordinary)	36,487	$ 42,275,449	$ 4,103,832
Totals (Industrial)	490,282	59,963,018	5,938,756
Grand totals (Ordinary)	42,774	$ 45,517,807	$ 5,418,899
Grand totals (Industrial)	490,282	59,963,018	5,938,756

LIFE ANNUITIES (CANADIAN).

	No.	Yearly Amt. Payable.	Reserve.
Life Annuities proper	5	$ 592.52	$ 3,947

METROPOLITAN LIFE—*Continued.*

Miscellaneous Statement.

1. Assurances were valued in groups.

2. Premium-paying assurances were valued according to original age at entry and duration. Paid-up Assurances and Annuities were valued by applying the net single premium at the attained age.

3. (*a*) No policies have been issued at premiums corresponding to ages higher than the true ages, with the possible exception of a few scattering Industrial policies issued in the earlier years of the company. It is the Company's custom to va'ue such policies at the higher age.

(*b*) For valuation purposes, policies providing for payments at death during certain periods of an amount less than the full amount of insurance, were considered as level premium policies from date of issue, and valued according to the usual methods of net premium valuation, with the exception of Industrial infantile whole life policies issued prior to 1907, which were treated as one year renewable term policies during the infantile period.

(*c*) Policies issued at a fixed extra premium whether payable in one sum or not, were valued as if there were no extra premium.

(*d*) Policies providing for disability benefits take the form of optional supplementary contracts, providing for contingent waiver of premiums, applicable only to ordinary policies. These contracts are valued according to Hunter's Disability Table with 3% interest.

4. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

7. The dividends and proportion of the profits of the company that may be paid to the stockholders are limited to 7 per cent interest per annum on the capital.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Annual Dividends.

An analysis was made of the business according to years of issue and kinds of policies by crediting each kind with the premiums received and interest earned; charging the expenses, death claims, surrender values, dividends and increase in reserve for the year. The profits for each kind of policy were subdivided according to gains from loading, interest, mortality, lapses and surrender, variable factors being used at different ages to correspond with the actual experience. As the results, so produced were practically the same percentage of the premiums paid for each age, a scale of percentages was prepared for each year's issue and for each kind of policy. The percentages varied from 13 to 37 per cent according to year of issue and kind of policy.

With-Profit Policies.

Deferred Dividend policies issued prior to January 1st, 1911, and amount of profits apportioned thereto.

Year of Issue.	Amount in force.	Profits contingently apportioned.	
1898	$2,000	$108.08	(policy assumed from Vermont Life Ins. Co.)

METROPOLITAN LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1912.

INCOME.

Total premium income	$89,101,003 17
Consideration for supplementary contracts not involving life contingencies	21,494 29
Ledger assets other than premiums received from the companies for assuming their risks	2,000 00
Received for intereest and dividends	15,760,396 04
Received for Rent	1,512,447 83
Agents' balances	410 93
Gross profit on sale or maturity of ledger assets	91,916 32
Gross increase, by adjustment, in book value of ledger assets	128,655 28
All other income	167,749 66
Total income	$106,786,073 52

DISBURSEMENTS.

Total net amount paid for losses and matured endowments	$25,901,612 71
For annuities involving life contingencies	132,103 09
Premium notes and liens voided by lapse	20,395 84
Surrender values paid in cash	2,709,198 19
Surrender values applied to pay new, renewal and industrial premiums	159,992 84
Dividends paid policyholders in cash	89,287 92
Cash bonuses paid on non-participating industrial policies	1,556,559 93
Dividends applied to pay renewal premiums	1,367,388 90
Bonuses applied to pay renewal premiums on non-participating industrial policies	3,751,653 52
Bonuses applied to shorten the endowment or premium paying period on non-participating industrial policies	281 45
Dividends applied to purchase paid-up additions and annuities	130,965 65
Sick benefits on assumed policies of other companies	204 00
Expenses of investigation and settlement of policy claims (including $23,943.89 for legal expenses)	28,623 89
Paid for claims on supplementary contracts not involving life contingencies	16,211 37
Cash paid to stockholders for interest or dividends	140,000 00
Commissions and bonuses to agents	3,447,808 73
Commuted renewal commissions	100 00
Compensation of managers and agents not paid by commission	22,352 34
Compensation in Industrial Department to Superintendents, assistants and agents	12,152,123 23
Agency supervision, travelling and other agency expenses	125,435 77
Salaries and allowances for agencies including managers, agents and clerks	932,167 81
Medical examiners' fees and inspection of risks	1,087,564 82
Salaries and all other compensation of officers and home office employees	3,464,233 82
Rents	1,094,741 64

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METROPOLITAN LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Con.*

DISBURSEMENTS—*Concluded.*

Advertising, printing and stationery, postage, telegraph, telephone, express and exchange	$ 500,738 31
Taxes on real estate	275,194 30
State taxes on premiums, Insurance Department licenses and fees	1,176,525 58
All other licenses, &c	234,836 17
Agents balances	766 22
Gross loss on sale or maturity of ledger assets	31,321 23
Gross decrease, by adjustment, in book value of bonds owned	669,060 49
All other expenditure	2,174,539 66
Total disbursements	$63,393,989 42

LEDGER ASSETS.

Book value of real estate	$23,712,354 17
Loans on bonds and mortgages, first liens, on real estate	159,609,993 00
Loans to policyholders on the company's policies assigned as collateral	19,211,958 08
Premium notes on policies in force	1,044,620 84
Book value of stocks and bonds owned	177,784,419 34
Cash on hand, in trust companies and in banks	5,662,523 79
Agents' debit balances	30,691 20
Cash advanced to facilitate payment of death claims	7,050 00
Cash in transit	100,958 37
Renting section inventory	28,699 90
Fire insurance premiums advanced (secured)	1,120 00
Total net ledger assets	$387,194,388 69

NON-LEDGER ASSETS.

Interest due and accrued	$ 5,136,561 02
Rents due and accrued	10,985 11
Net amount of uncollected and deferred premiums	6,590,671 19
Industrial premiums due and unpaid	1,135,607 66
Gross assets	$400,068,213 67
Deduct assets not admitted	2,102,872 36
Total admitted assets	$397,965,341 31

METROPOLITAN LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Continued.*

LIABILITIES.

*Net reinsurance reserve		$348,506,939 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		125,457 00
Liability upon policies cancelled upon which a surrender value may be demanded		114,527 93
Total unsettled claims		751,091 59
Due on supplementary contracts not involving life contingencies		24,111 33
Premiums paid in advance, including surrender values so applied		1,465,872 48
Unearned interest and rent paid in advance		46,347 49
Commissions to agents due or accrued		28,123 34
Medical examiners' and legal fees, due or accrued		180,786 64
Reserve held for state, county and municipal taxes due or accrued (estimated)		1,525,000 00
Contingent dividends or other profits due policyholders		742,823 29
Amount set apart for bonuses awaiting apportionment on deferred dividend policies		405,716 37
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913		13,436 26
Due and accrued on account of salaries, rent, &c		115,440 97
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913		1,595,751 38
Bonuses apportioned to non-participating industrial policies and payable during 1913		6,281,571 00
Other liabilities		547,474 99
Special reserve		600,000 00
Capital stock paid up		2,000,000 00
Unassigned funds (surplus)		32,894,870 25
Total liabilities		$397,965,341 31

EXHIB T OF POLICIES.

Ordinary policies.		
Number of new policies issued during the year	177,252	
Amount of said policies		$171,743,959 00
Number of policies terminated during the year	106,708	
Total amount terminated		90,283,036 00
Number of policies in force at date	1,009,623	
Net amount of said policies		910,263,864 00

* Computed according to the Actuaries' Table with 4 per cent. interest for all policies issued prior to January 1, 1901, and the American Experience Table with 3½ per cent interest for all policies issued on and after that date, except as follows: Special class policies issued prior to January 1, 1901, Actuaries' Table doubled at 4 per cent; from December 31, 1900 to January 1, 1907; American Experience Table doubled 3½ per cent; Standard Industrial Table, 3½ per cent, Sub-Standard Table, 3½ per cent, Intermediate Table, 3½ per cent, Special Class Table, 3½ per cent from December 31, 1907. For annuities, Actuaries, Table, 4 per cent, American Table, 3½ per cent, and McClintok's Table, 3½ per cent. The above Tables were used for reversionary additions. Contingent waiver of premium in certain policies based on Hunter's disability Table at 3 per cent interest.

METROPOLITAN LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1912 —*Concluded.*

EXHIBIT OF POLICIES—*Concluded.*

Industrial policies.

Number of new policies issued during the year	1,617,097	
Amount of said policies		$254,661,107 00
Number of policies terminated during the year	1,120,067	
Total amount terminated		192,796,303 00
Number of policies in force at date	11,827,419	
Amount of said policies		1,694,702,238 00

THE MONARCH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JAMES T. GORDON—
Vice Presidents—N. BAWLF,
E. L. TAYLOR, K.C.

Chief Agent and Managing Director—
JOHN W. W. STEWART.
Secretary and Actuary—
J. A. MACFARLANE, A.I.A.
Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Parliament of Canada, July 18, 1904, being 4 Edward VII., cap. 96. Dominion license issued July 4, 1906.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000 000 00
Amount subscribed for	998,600 00
Amount paid up in cash	100,735 04

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (unencumbered)		$ 1,100 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		286,971 18
Amount of loans made to policyholders on the company's policies assigned as collaterals		5,315 95
Loans to policyholders under automatic non-forfeiture provisions		2,686 42
Debentures on deposit with Receiver General:—		
	Par value. Book value.	
City of Calgary debentures, 1925, 4½ p.c.	$ 5,950 00 $ 6,145 75	
City of Winnipeg debentures, 1941, 3½ p.c.	35,000 00 32,925 54	
Town of Sarnia debentures, 1913 to 1924, 4½ p.c.	15,504 26 15,504 26	
Total par and book values	$56,454 26 $54,575 55	
Carried out at book value		54,575 55
Cash at head office, $1,299.64; on deposit in agents' trust accounts $594.55		1,894 19
Cash in banks, viz.:—		
Bank of Toronto, Winnipeg	$ 184 29	
Dominion Bank, Winnipeg	982 81	
Sterling Bank, Winnipeg	201 51	
Dominion Bank, Fort William	187 70	
Bank of Toronto, Vancouver	644 35	
Total cash in banks		2,200 66
Total ledger assets		$ 354,743 95

THE MONARCH LIFE—*Continued.*

OTHER ASSETS.

Interest due, $7,551.24; accrued, $8,945.04			$ 16,496 28
Office furniture (Less 10 per cent written off)			4,527 89
	New.	Renewals.	
Gross premiums due and uncollected on policies in force	$42,387 90	$39,328 99	
Deduct commission payable thereon	5,164 40	76 50	
Net premiums due and uncollected	$37,223 50	$39,252 49	
Net deferred premiums on policies in force (commission deducted)	1,085 16	4,557 68	
Net outstanding and deferred premiums			82,118 83
Total assets			$ 457,886 95

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 279,165 00	
Deduct value of policies reinsured in other companies	12,298 00	
Net amount	$ 266,867 00	
Deduct amount of allowance (full allowance permitted being, $34,348)	29,114 00	
*Net reinsurance reserve		$ 237,753 00
Claims for death losses, unadjusted		3,072 45
Premiums paid in advance		254 90
Interest paid in advance upon mortgage loans		1,591 91
Due on account of office and other expenses		1,292 00
Provincial, municipal and other taxes due and accrued		836 80
Overdraft, Dominion Bank		14,350 00
Amount remitted to Company in error (since refunded)		63 00
Amounts received, with applications not completed at Dec. 31, 1912		267 75
Total liabilities		$ 259,481 81
Excess of assets over liabilities		$ 198,405 14
Capital stock paid up in cash		100,735 04
Balance of shareholders' account and surplus over all liabilities and paid up capital		$ 97,670 10

INCOME.

Cash received for first year premiums	$37,472 58		
Less premiums paid for reinsurance	7,979 40		
Total net income from first year's premiums		$29,493 18	
Cash received for renewal premiums	$84,870 73		
Less premiums paid for reinsurance	5,684 26		
Total net income from renewal premiums		79,186 47	
Total net premium income			$ 108,679 65

* Reserve based on Om. (5). Table with interest at 3½ per cent.

THE MONARCH LIFE—*Continued.*

INCOME—*Concluded.*

Amount received for interest on investments	$	21,941 04
Cash received for premium on capital stock		1,475 00
Total	$	132,095 69
Received for calls on capital		125 00
Total income	$	132,220 69

EXPENDITURE.

Cash paid for death claims	$	6,385 10
Cash paid for surrendered policies		32 80
Taxes, licenses and fees		1,201 59
Paid for investment expenses; commission on loans, $459.47; travelling expenses, $267.30		726 77
Head office salaries, $17,314.40; do., travelling expenses, $899.80; auditors' fees, $400; director's fees, $415		19,029 20
Commissions, first year, $9,601.82; do., renewals, $276.03; agency salaries, $21,110.15; agency travelling expenses, $5,422.67		36,410 67
All other expenditure, viz:—Advertising, $1,760.56; books and periodicals, $63.55; exchange, $69.79; express, telegrams and telephones, $806.71; legal expenses, $1,500; medical fees, $3,461.50; office furniture, &c., $605.60; postage, $831.27; printing and stationery, $2,041.70; rent, fuel and light, $3,221.45; general expenses, $810.28		15,172 41
Total expenditure	$	78,958 54

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$	287,068 80
Amount of cash income as above		132,220 69
Total	$	419,289 49
Amount of expenditure as above		78,958 54
Balance, net ledger assets, at December 31, 1912, ($354,743.95, less $14,413.00, ledger liabilities)	$	340,330 95

(The average rate of interest earned during 1912 upon these invested assets was 8.3 per cent.)

MISCELLANEOUS.

Number of new policies upon which cash was received during the year	662	
Amount of said policies	$	1,864,000 00
Amount of said policies reinsured in other licensed companies in Canada		339,500 00

THE MONARCH LIFE—*Continued.*

MISCELLANEOUS—*Concluded.*

Number of policies become claims during the year	3	
Amount of said claims		$ 8,000 00
Number of policies in force at December 31, 1912	2,158	
Amount of said policies	$ 5,509,348	
Amount of said policies reinsured in other licensed companies in Canada	726,000	
Net amount in force at December 31, 1912		4,783,348 00

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	1,446	$ 3,609,040		
Endowment	89	177,605		
All other	92	219,500		
			1,627	$4,006,145 00
New policies issued:—				
Whole life	669	$ 1,783,160		
Endowment	53	132,000		
All other	59	296,000		
			781	2,211,160 00
Old policies revived			2	3,000 00
Old policies changed and increased			8	16,500 00
Total			2,418	$ 6,236,805 00
Deduct terminated			260	727,457 00
Policies in force at December 31, 1912:—				
Whole life	1,890	$ 4,734,682		
Endowment	128	286,166		
All other	140	488,500		
			2,158	$ 5,509,348 00

DETAILS OF TERMINATIONS.

		No.	Amount.
Policies terminated by	death	3	$ 8,000
" "	expiry	10	28,000
" "	surrender	5	12,000
" "	lapse	177	403,660
" "	change and decrease	8	145,297
" "	not taken	57	130,500
	Total terminated	260	$ 727,457

DETAILS OF POLICIES REINSURED.

	Amount.
Whole life	$ 571,000
Endowment	30,000
All other	125,000
Total	$ 726,000

THE MONARCH LIFE—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit—			
Life	1,742	$4,154,522	$ 228,830
Endowments	116	263,166	26,406
Disability benefits			500
Totals	1,858	$4,417,688	$ 255,736
Less reinsured		438,500	8,630
Net	1,858	$3,979,188	$ 247,106
Without-Profit—			
Life	148	$ 579,160	$ 19,722
Endowments	12	24,000	1,381
Term, &c.	140	488,500	2,326
Totals	300	$1,091,660	$ 23,429
Less reinsured		287,500	3,668
Net	300	$ 804,160	$ 19,761
Grand totals	2,158	$4,783,348	$ 267,867

Miscellaneous Statement.

1. Policies were valued in groups at individual ages. There are no annuities.

2. The valuation age for assurances on level premium plans was taken as age next birthday at date of issue; for assurances on natural premium plans as age next birthday at date of valuation.

3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*c*) No policies have been issued providing for payments at death during certain periods of an amount less than the full amount of insurance.

(*d*) In the valuation of policies issued at a fixed extra premium the extra premiums were disregarded.

(*e*) In the valuation of policies providing for disability benefits, special provision was made in the reserve.

4. See 3 (*a*).

5. No additional reserve was held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 8.3 per cent.

With-Profit Policies.

Deferred Dividend policies issued prior to January 1, 1911. No contingent apportionment has yet been made.

Year of issue.	Amount in force.
1906	$ 32,500
1907	338,266
1908	424,000
1909	639,000
1910	667,022
Total	$ 2,100,788

THE MONARCH LIFE—*Concluded.*

WITH-PROFIT POLICIES—*Concluded.*

Deferred Dividend policies issued subsequent to December 31, 1910. No profits have been credited to these policies.

Year of issue.	Amount in force.
1911	$ 832,900
1912	1,484,000
Total	$ 2,316,900

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Statement for the Year ending December 31, 1912.

President—E. P. Clement, K.C.
Secretary—Charles Ruby.
Actuary—Menno S. Hallman.

Vice-President—F. C. Bruce.
Managing Director and Chief Agent—Geo. Wegenast.

Head Office—Waterloo, Ont.

(Incorporated in 1869 by Act of the Legislature of the Province of Ontario, 32 Vic., cap. 17, as "The Ontario Mutual Life Assurance Company"; amended in 1874 by 37 Vic., cap. 86. Re-incorporated in 1878 by Act of the Parliament of the Dominion of Canada, 41 Vic., cap. 33; amended in 1889 by 52 Vic., cap. 96; in 1894 by 57-58 Vic., cap. 123; in 1900 by 63 Vic., cap. 112, its name was changed to "The Mutual Life Assurance Company of Canada" and in 1903 by 3 Edward VII., cap. 159. Commenced business in Canada in 1870.)

No Capital Stock.

(*For List of Directors, see Appendix.*)

ASSETS.

Value of real estate (unencumbered) held by the company		$ 229,351 59
Amount secured by way of loans on real estate, by bond or mortgage, first liens		11,051 716 34
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$165,478 49	
Amount of loans made to policyholders on the company's policies assigned as collaterals		2,400,226 08
Amount of loans to policyholders under non-forfeiture provisions		116,413 80
Premium obligations on policies in force		10,523 08

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.
Cities—		
Belleville, 1937, 4 p.c.	$ 30,000 00	$ 31,209 95
Berlin, 1918, 1913-41, 4 p.c.	114,094 53	114,169 87
Berlin, 1913-15, 4½ p.c.	2,043 00	2,070 12
Berlin, 1913-25, 5 p.c.	27,718 00	28,570 80
Calgary, 1929, 4 p.c.	50,000 00	49,257 30
Edmonton, 1913, 5 p.c.	15,000 00	15,000 00
Edmonton, 1913-15, 6 p.c.	3,630 00	3,834 70
Fort William, 1917-1938, 4½ p.c.	50,000 00	50,291 93
Guelph, 1913-33, 4½ p.c.	34,000 00	34,615 05
Halifax, 1917, 4½ p.c.	2,000 00	2,000 00
Hull, 1937, 4 p.c.	23,500 00	24,447 80
Moncton, 1939, 4 p.c.	26,000 00	26,817 45
Moose Jaw, 1913-39, 4½ p.c.	39,840 24	38,776 77
Moose Jaw, 1913-48, 5 p.c.	95,504 00	98,950 54
New Westminster, 1958, 5 p.c.	25,000 00	26,160 36
Niagara Falls, 1913-37, 4½ p.c.	8,203 86	7,605 93
Niagara Falls, 1913-38, 5 p.c.	45,041 05	45,008 10
Portage La Prairie, 1925-49, 5 p.c.	82,559 42	82,483 71
Prince Albert, 1913-35, 4½ p.c.	56,463 75	50,223 54

THE MUTUAL LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

	Par value.	Book value.
Cities—Con.		
Prince Albert, 1913, 6 p.c.	3,000 00	3,028 46
Regina, 1913-35, 4½ p.c.	39,100 00	39,100 00
Regina, 1938, 5 p.c.	50,000 00	50,000 00
Rosemount, 1948, 5 p.c.	25,000 00	25,974 16
St. Boniface, 1923, 5 p.c.	50,000 00	49,037 08
St. Henri, 1951, 4½ p.c.	50,000 00	54,889 60
St. Hyacinthe, 1913, 4½ p.c.	10,000 00	10,000 00
St. Thomas, 1913-19, 4 p.c.	7,066 24	7,098 97
Valleyfield, 1930, 5 p.c.	10,000 00	10,607 56
Vancouver, 1939, 3½ p.c.	10,000 00	10,000 00
Victoria, 1919-51, 4 p.c.	85,000 00	85,763 33
Wetaskiwin, 1913-60, 5 p.c.	24,756 67	25,232 51
Wetaskiwin, 1913-28, 6 p.c.	10,572 96	11,042 65
Windsor, 1913-22, 4 p.c.	25,747 58	25,329 54
Winnipeg, 1922, 4 p.c.	50,000 00	50,000 00
Total	$ 1,180,841 30	$ 1,188,597 78
Towns—		
Almonte, 1922, 4 p.c.	$ 2,000 00	$ 2,041 38
Almonte, 1918-20, 5 p.c.	3,400 00	3,563 78
Arcola, Sask., 1933-36, 6 p.c.	9,655 20	10,256 34
Brampton, 1913-27, 5 p.c.	14,735 82	14,551 19
Bridgewater, 1938, 5 p.c.	15,000 00	16,051 94
Campbellford, 1913-39, 5 p.c.	47,627 55	50,602 07
Campbellton, 1934, 4 p.c.	50,000 00	50,914 08
Carberry, Man., 1913-27, 5 p.c.	9,468 09	9,155 95
Carman, Man., 1913-27, 5 p.c.	21,863 42	21,455 82
Chilliwack, B.C., 1951, 5 p.c.	75,000 00	75,000 00
Cobourg, 1930-34, 4 p.c.	50,000 00	52,163 92
Collingwood, 1913-21, 4½ p.c.	11,684 88	12,147 54
Cornwall, 1913-30, 4½ p.c.	4,886 48	4,814 29
Dauphin, Man., 1913-29, 5 p.c.	12,665 25	12,905 10
Drummondville, 1913-34, 5 p.c.	19,339 25	20,046 87
Exeter, 1913, 5 p.c.	764 30	770 76
Farnham, Que., 1916, 5 p.c.	30,000 00	30,950 05
Fraserville, Que., 1933, 4½ p.c.	40,000 00	39,332 78
Georgetown, 1913-21, 5 p.c.	26,100 00	26,660 40
Goderich, 1913-22, 4½ p.c.	8,500 77	8,500 77
Goderich, 1913-21, 5 p.c.	8,785 33	8,976 69
Hanover, 1921-29, 5 p.c.	2,384 33	2,412 79
Harriston, 1913-27, 4 p.c.	16,277 88	16,421 08
Harriston, 1913-26, 4½ p.c.	7,858 90	7,858 90
Hawkesbury, 1913-33, 4 p.c.	20,282 69	20,282 69
Hespeler, 1913-21, 4 p.c.	8,783 82	8,783 82
Hespeler, 1913-25, 4½ p.c.	4,957 27	4,957 27
Indian Head, Sask., 1931-54, 5 p.c.	50,331 00	52,873 17
Ingersoll, 1913, 4½ p.c.	32,000 00	32,000 00
Ingersoll, 1913, 5 p.c.	4,863 96	4,887 13
Killarney, Man., 1913-29, 5 p.c.	9,400 00	9,483 87
Kincardine, 1927, 5½ p.c.	5,263 20	5,468 06
Lachine, 1940, 4 p.c.	25,000 00	23,884 35
Leamington, 1913-16, 5 p.c.	2,142 30	2,192 87
Lethbridge, 1913-33, 5 p.c.	52,636 38	53,370 37
Listowel, 1913-16, 4 p.c.	41,000 00	41,186 78
Longue Point, 1913-31, 4½ p.c.	8,357 35	8,232 28
Maisonneuve, 1949, 4½ p.c.	20,000 00	20,000 00
Maisonneuve, 1940, 4½ p.c.	20,000 00	20,806 37
Maple Creek, Sask., 1913-25, 5 p.c.	7,768 83	7,768 83
Meaford, 1913-29, 4½ p.c.	40,248 73	41,422 48
Meaford, 1913-28, 5 p.c.	31,792 21	33,216 22
Medicine Hat, Alta., 1913-36, 5 p.c.	25,723 57	25,812 64
Milton, 1913-21, 5 p.c.	9,247 50	9,450 48
Minnedosa, 1941, 5 p.c.	850 00	850 00
Mitchell, 1913-23, 4½ p.c.	10,995 63	10,995 63
Mount Forest, 1913-29, 4 p.c.	46,226 04	47,130 45
Montcalm, Que., 1957-58, 5 p.c.	37,000 00	39,074 10
Moosomin, Sask., 1914-48, 6 p.c.	25,000 00	25,771 23
Nanton, Alta., 1913-19, 5 p.c.	3,500 00	3,500 00
Newmarket, 1913-18, 4 p.c.	1,928 58	1,948 36
Newmarket, 1913-23, 5 p.c.	3,242 07	3,328 91
Notre Dame de Grace, Que., 1948, 4½ p.c.	48,000 00	47,476 65

THE MUTUAL LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

Towns—Concluded.	Par value.	Book value.
Oakville, 1919-28, 5 p.c.	$ 15,800 02	$ 15,800 02
Oshawa, 1913-25, 4½ p.c.	1,783 36	1,839 11
Owen Sound, 1915-18, 5 p.c.	23,441 43	24,810 43
Oxbow, Sask., 1913-29, 6 p.c.	3,653 82	3,859 32
Paris, 1913-23, 4 p.c.	22,616 30	22,710 55
Parkhill, 1913, 5 p.c.	500 00	501 92
Port Elgin, 1913-21, 4 p.c.	2,188 39	2,188 39
Port Elgin, 1913-37, 5 p.c.	11,391 75	11,119 69
Prescott, 1913-29, 4 p.c.	10,553 13	10,553 13
Preston, 1913-28, 5 p.c.	15,795 08	15,722 57
Renfrew, 1913-23, 4 p.c.	5,252 26	5,252 26
Renfrew, 1927-40, 5 p.c.	23,181 16	23,566 03
Richmond, 1913-48, 4½ p.c.	40,776 97	41,441 89
Ridgetown, 1914-22, 5 p.c.	16,033 50	16,341 81
St. Jerome, Que., 1913-50, 4¼ p.c.	30,450 86	30,994 77
St. Lambert, Que., 1913-56, 4 p.c.	14,294 74	13,867 97
St. Louis, Que., 1940, 4 p.c.	50,000 00	50,527 29
St. Marys, 1913-28, 4 p.c.	61,788 87	62,224 23
Sandwich, 1913-26, 5 p.c.	2,575 76	2,748 59
Sarnia, 1913-24, 4½ p.c.	14,565 93	14,776 48
Sarnia, 1913-26, 5 p.c.	42,529 69	42,529 69
Simcoe, 1913-31, 5 p.c.	34,496 17	35,242 91
Smiths Falls, 1913-41, 4 p.c.	33,404 99	32,559 22
Southampton, 1913-27, 4 p.c.	8,092 87	8,123 69
Thessalon, 1913-32, 5 p.c.	4,863 92	4,863 92
Thornbury, 1913-30, 5 p.c.	4,690 02	4,690 02
Thorold, 1932-37, 4¾ p.c.	25,873 01	24,800 14
Tilsonburg, 1916, 5 p.c.	8,000 00	8,258 88
Trenton, 1913-38, 5 p.c.	26,433 54	27,852 04
Uxbridge, 1913-38, 5 p.c.	21,975 47	23,154 77
Walkerville, 1913-34	44,745 02	45,303 00
Waterloo, 1913-39, 4½ p.c.	32,840 42	32,952 76
Waterloo, 1913-33, 4 p.c.	53,859 56	54,722 29
Weyburn, 1913-49, 5 p.c.	50,000 00	50,423 30
Whitby, 1913-33, 4 p.c.	52,735 02	50,387 78
Wiarton, 1913, 5 p.c.	233 17	235 18
Yorkton, 1913-23, 5 p.c.	9,350 00	9,407 51
Yorkton, 1913-38, 6 p.c.	18,893 31	20,102 50
Total	$ 1,924,198 09	$ 1,950,165 55

Villages—		
Acton, 1913-24, 4 p.c.	$ 12,125 06	$ 12,142 94
Beamsville, 1913-24, 5 p.c.	7,500 00	7,941 16
Blyth, 1913-33, 4 p.c.	5,528 06	5,472 97
Blyth, 1913-25, 4¼ p.c.	3,222 79	3,274 91
Bridgeburg, 1913-40, 5 p.c.	29,074 34	29,345 41
Caledonia, 1920, 4 p.c.	2,000 00	2,000 00
Drayton, 1913-35, 4 p.c.	11,183 47	11,104 16
Elmira, 1913-22, 4 p.c.	1,492 04	1,492 04
Elmira, 1913-25, 4½ p.c.	3,721 88	3,721 88
Elmira, 1913-37, 5 p.c.	22,920 83	23,506 35
Grand Valley, 1913-22, 4 p.c.	3,296 63	3,296 63
Grimsby, 1913-29, 5 p.c.	9,498 93	9,863 78
Manitou, Man., 1913-29, 5 p.c.	14,022 13	13,892 12
Markdale, 1913-19, 4 p.c.	3,384 81	3,384 81
Markham, 1913-22, 4 p.c.	3,596 65	3,596 65
Markham, 1913-27, 4½ p.c.	2,889 69	2,873 30
Merritton, 1913-17, 5 p.c.	3,136 78	3,145 60
Milverton, 1914-17, 4 p.c.	1,604 00	1,604 00
Montmorency, 1913-31, 5 p.c.	21,437 18	22,107 70
Ottawa East, 1913-15, 4½ p.c.	528 31	533 46
St. Joseph, 1913-56, 5 p.c.	17,369 95	18,172 58
Shelburne, 1913-29, 4 p.c.	5,981 20	6,224 67
Tottenham, 1913, 4½ p.c.	161 84	161 84
Tottenham, 1913, 5 p.c.	152 79	149 41
Tweed, 1913-28, 5 p.c.	4,348 25	4,507 20
Wroxeter, 1913-25, 4 p.c.	2,424 67	2,387 53
Total	$ 192,062 28	$ 195,903 10

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THE MUTUAL LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

	Par value.	Book value.
County—		
Antigonish, N.S., 1920, 4½ p.c.	$ 6,000 00	$ 6,203 67
Townships—		
Charlottenburg, 1913, 4 p.c.	$ 432 54	$ 434 49
Rural M. of Eye Hill, 1913-32, 5p. c.	10,000 00	10,069 86
Grey, 1913-25, 4 p.c.	9,501 45	9,430 02
Hallam, 1913-16, 5 p.c.	1,106 25	1,122 59
Huntley, 1913-35, 4¼ p.c.	6,911 37	6,911 37
Montcalm, Man., 1913-25, 5 p.c.	9,422 97	9,713 16
Springbank, Alta., 1917, 6 p.c.	10,000 00	10,374 48
Springer, 1914-17, 5 p.c.	853 67	863 58
South Norfolk, Man., 1913-18, 5 p.c.	2,700 00	2,744 01
Thorah, 1913-32, 5 p.c.	10,000 00	10,118 50
Tuckersmith, 1913-27, 4½ p.c.	8,256 14	7,979 47
Waterloo, 1913, 4 p.c.	780 00	781 23
West Luther, 1913-14, 4½ p.c.	122 36	122 36
Wilmot, 1913-14, 5 p.c.	268 19	270 57
Total	$ 70,354 94	$ 70,935 69
School Districts—		
Toronto, Ont., R. C. Sep , 1918, 4 p.c.	$ 50,000 00	$ 51,137 67
Brantford, Ont., R. C., 1913-40, 5 p.c.	22,290 32	22,596 45
Tp. of Tiny, Ont., R. C. Sec. 2, 1913-14, 5 p.c.	13,083 43	12,907 64
Souris, Man., 1913-31, 5 p.c.	35,881 02	35,881 02
Bannatyne, Man., 1931, 5 p.c.	35,000 00	35,215 75
Dauphin, Man., 1913-32, 5 p.c.	30,585 12	30,992 41
Brooklands, Man., 1913-32, 6 p.c.	20,000 00	22,288 41
Brandon, Man., 1913, 5 p.c.	15,000 00	15,018 06
Brickburn, Man., 1913-28, 5 p.c.	13,216 09	14,300 15
Carman, Man., 1922, 5 p.c.	12,000 00	12,474 76
Elm Creek, Man., 1920, 5 p.c.	10,000 00	10,246 09
Newcastle, N.B., 1939, 5 p.c.	30,000 00	32,330 89
Pt. Greville, N.S., 1913-23, 5 p.c.	3,208 33	3,208 33
Regina, Sask., 1913-27, 4½ p.c.	37,500 00	36,204 52
Graton, R. C., Sask., 1913-38, 6 p.c.	30,333 36	30,976 19
Estevan, Sask., 1913-39, 5 p.c.	20,700 02	21,182 83
Outlook, Sask., 1913-40, 5 p.c.	18,666 68	18,887 13
Rudyard, Sask., 1913-30, 5½ p.c.	12,600 00	13,041 73
Alameda, Sask., 1913-29, 4⅞ p.c.	11,900 00	11,900 00
Macklen, Sask., 1913-32, 6 p.c.	10,000 00	10,730 40
Calgary, Alta., 1913-37, 5 p.c.	91,666 70	89,911 20
Lethbridge, Alta., 1913-39, 5 p.c.	35,100 00	35,918 39
Red Deer, Alta., 1913-36, 5 p.c.	28,000 00	28,300 10
Wetaskiwin, Alta., 1913-39, 5 p.c.	27,000 00	27,311 83
Nelson, Alta., 1913-37, 5 p.c.	25,000 00	26,130 20
Lacombe, Alta., 1913-39, 4½ p.c.	23,400 02	23,400 02
Stettler, Alta., 1913-41, 5 p.c.	14,500 00	14,500 00
Taber, Alta., 1913-40, 5 p.c.	14,000 00	14,000 00
Carmangay, Alta., 1913-30, 6 p.c.	13,500 00	14,572 28
Red Deer, Alta., 1913-41, 5 p.c.	11,500 00	11,500 00
New Vegreville, Alta., 1913-26, 4⅞ p.c.	10,500 00	10,500 00
Sherbrooke, Que., 1933, 4 p.c.	35,000 00	32,999 17
Fraserville, Que., 1940, 5 p.c.	30,000 00	30,564 41
St. Paul, Que., 1934, 5 p.c.	12,000 00	12,617 24
De Lorimer, Que., 1947, 5 p.c.	10,000 00	10,000 00
Other Ontario	47,037 05	47,243 45
Other Manitoba	48,350 00	49,064 92
Other Saskatchewan	62,513 32	64,216 51
Other Alberta	14,833 35	14,974 82
Other Quebec	4,583 90	4,583 90
Totals	$ 990,448 71	$ 1,003,828 87
Miscellaneous—		
Bell Telephone Co., 1925, 5 p.c.	$ 25,000 00	$ 26,961 27
Can. Northern Ry. Co. (Ltd.), 1930, 4 p.c.	149,893 34	152,156 75
Dominion Realty Co., Ltd., 1913-24, 4⅞ p.c.	45,022 68	45,022 68
Goderich Elevator & Transit, 1913-22, 4 p.c.	29,840 68	29,840 68
Hamilton Street Ry., 1928, 4½ p.c.	15,000 00	15,432 14
Man. Drainage bonds, 1932, 4 p.c.	101,000 00	101,813 33

THE MUTUAL LIFE OF CANADA —*Continued.*

ASSETS—*Concluded.*

Miscellaneous—Con.	Par value.	Book value.
Montreal Tramways Co., 1941, 5 p.c.	$ 25,000 00	$ 25,111 12
Ont. Gov't securities, 1914-44, 4 p.c.	20,899 12	21,226 99
Toronto Electric Light Co., 1916, 4½ p.c.	50,000 00	50,000 00
Toronto St. Railway Co., 1921, 4½ p.c.	125,026 69	127,804 08
Winnipeg Electric Ry., 1935, 5 p.c.	45,000 00	47,050 26
Totals	$ 631,682 51	$ 642,419 30

Summary—		
Cities	$ 1,180,841 30	$ 1,188,597 78
Towns	1,924,198 09	1,950,165 55
Villages	192,602 28	195,903 10
County	6,000 00	6,203 67
Townships	70,354 94	70,935 69
Schools	990,448 71	1,003,828 87
Miscellaneous	631,682 51	642,419 30
	$ 4,996,127 83	$ 5,058,053 96

Carried out at book value		$ 5,058,053 96
Cash at head office		2,151 01
Cash in Banks, viz.:—		
Bank of Toronto, Waterloo	$ 55,568 21	
Molsons Bank "	85,112 51	
Canadian Bank of Commerce, Waterloo	13,321 02	
Bank of Hamilton, Berlin	82,261 21	
Union Bank, Berlin	44,698 88	
Total cash in banks		280,961 83
Total ledger assets		$19,149,397 69

OTHER ASSETS.

Interest due, $103,769.05; accrued, $383,925.43		$ 487,694 48
	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 47,523 44	$ 339,211 74
Deduct commission payable thereon	23,761 72	23,744 82
Net premiums due and uncollected	$ 23,761 72	$ 315,466 92
Net deferred premiums on policies in force (taken at 93 per cent for renewals and 50 per cent for new)	7,040 30	87,442 16
Net uncollected and deferred premiums		433,711 10
Total assets		$20,070,803 27

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions, and annuities in force	$15,527,170 80
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	787,605 52
Total	$16,314,776 32
Deduct values of policies reinsured in other companies	153,022 77

THE MUTUAL LIFE OF CANADA—*Continued.*

LIABILITIES—*Concluded.*

*Net reinsurance reserve (No deduction made)		$16,161,753 55
(Full deduction allowance permitted being $223,913.52.)		
Present value of amounts not yet due on matured instalment policies		114,317 81
Claims for death losses, unadjusted ($2,416.67 accrued in previous years)	$ 71,360 67	
Claims for death losses, resisted-in suit	2,000 00	
Claims for matured endowments, due and unpaid ($1,000 accrued in previous years	4,566 00	
Net amount of claims for death losses and matured endowments		77,926 67
Surrender value claimable on policies cancelled		5,294 93
Dividends to policyholders, due and unpaid		8,247 43
Due on account of office and other expenses		15,063 81
Premiums paid in advance		16,556 21
Interest paid in advance		487 73
Profits allotted to Deferred Dividend policies issued on and after Jan. 1, 1911		9,784 78
Profits allotted to Accumulative Dividend policies issued on and after Jan. 1, 1911		9,786 01
Taxes due and accrued		18,505 01
Credit ledger balances		38,864 97
Total liabilities		$16,476,588 91
Excess of assets over liabilities		$ 3,594,214 36

(Including $1,609,229.60, surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911 and $69,029.66 dividends on business prior to Jan. 1, 1911 left with the Company to accumulate at interest and accrued interest thereon.)

INCOME.

Cash received for first year premiums	$ 380,294 40		
Less premiums paid for reinsurance	11,342 77		
Total net income from first year's premiums		$ 368,951 63	
Cash received for renewal premiums	$ 2,237,138 47		
Renewal premiums paid by dividends	104,978 42		
Total	$ 2,342,116 89		
Less premiums paid for reinsurance	34,912 66		
Total net income from renewal premiums		2,307,204 23	
Single premiums paid by dividends		8,502 30	
Total net income from life annuity premiums ($97.95 of which is for annual premiums)		7,541 11	
Total net premium income			$ 2,692,199 27
Amount received for interest			1,007,311 31
Profit from securities actually sold			54 43
Total income			$ 3,699,565 01

*Company's basis of reserve as follows: For assurances, Om. (5) 3½ p.c. interest for business dated prior to January 1, 1903; Om. (5) 3 p.c. for business subsequent to January 1, 1903. For life annuities, O (a.m.) and O (a. f.) Tables with the same rates of interest as those specified above.

THE MUTUAL LIFE OF CANADA—*Continued.*

EXPENDITURE.

Cash paid for death losses	$ 439,156 14	
Payments on matured instalment policies	6,297 82	
Total	$ 445,453 96	
Deduct amount received for reinsured death claim	5,000 00	
Total net amount paid for death claims ($46,861.39 accrued in previous years.)		$ 440,453 96
Cash paid for matured endowments	$ 333,167 00	
Payment on matured instalment policies	2,700 00	
Total amount paid for matured endowments ($6,900 accrued in previous years.)		335,867 00
Total net amount paid for death claims and matured endowments		$ 776,320 96
Cash paid to annuitants		9,403 62
Paid for surrendered policies		212,530 57
Cash dividends paid to policyholders		164,150 57
Cash dividends applied in payment of premiums and premium obligations		113,480 72
Total amount paid to policyholders		$ 1,275,886 44
Cash paid for taxes, licenses, fees or fines		25,732 70
Paid for investment expenses:—Commission on loans, $17,333.07; salaries, $10,276.51; travelling expenses, $3,255.00		30,864 58
Head office salaries, $74,105.60; do. travelling expenses, $3,941.12 directors' fees, $9,472.52; auditors' fees, $1,800		89,319 24
Commissions, first year, $209,290.15; do., renewals, $117,088.36; agency salaries, $44,836.64; do., travelling expenses, $2,809.69. Total, $374,024.84, less Agents' Balances previously written off, recovered, $1,000		373,024 84
All other expenditure viz.:—Advertising, $6,056.20; books and periodicals, $766.83; exchange, $562.14; express, telegrams and telephones, $2,976.41; legal expenses, $1,415.21; medical fees, $27,539.38; office furniture, &c., $12,718.35; postage, $4,265.24; printing and stationery, $13,276.53; rent, fuel and light, $17,177.43; insurance superintendence, $1,493.74; incidentals, $7,644.86		95,892 32
Total expenditure		$ 1,890,720 12

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$17,301,687 83
Amount of income as above	3,699,565 01
Total	$21,001,252 84
Amount of expenditure as above	1,890,720 12
Balance net ledger assets, at December 31, 1912 ($19,149,397.69, less ledger liabilities, $38,864.97)	$19,110,532 72

(The average rate of interest earned upon these invested assets, during 1912, was 6.09 per cent.)

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THE MUTUAL LIFE OF CANADA—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for in cash	5,256	
Amount of said policies		$10,939,284 00
Amount of said policies reinsured in other companies		402,160 00
Number of policies become claims during the year (including matured endowments)	497	
Amount of said claims	$ 800,041	
Amount of said claims reinsured	5,000	
Net amount of said claims		795,041 00
Number of policies in force at date	46,171	
Amount of said policies (including $17,215 bonus additions)	$77,921,143 88	
Amount of said policies reinsured in other companies (including $453.75 bonus additions)	1,239,729 75	
Net amount in force at December 31, 1912		76,681,414 13
Number of life annuities in force at December 31, 1912	74	
Amount of annual payments thereunder		19,332 08

EXHIBIT OF LIFE ANNUITIES.

	Life Annuities Proper.		*Life Annuities arising out of Life Assurance contracts.*	
	No.	Annual payments.	No.	Annual payments.
In force at Dec. 31, 1911	40	$ 9,197 46	28	$ 7,867 82
New Annuities	3	1,066 80	3	1,200 00
	43	$ 10,264 26	31	$ 9,067 82

Annuities Certain.

	No.	Annual Payments.
In force at Dec. 31, 1911	7	$ 1,142 52
Ceased by expiry	1	67 50
In force at Dec. 31, 1912	6	$ 1,075 02

EXHIBIT OF POLICIES.

Policies in force at December 31, 1911.—

	No.	Amount.	No.	Amount.
Whole life	28,785	$47,816,222 88		
Endowment	13,803	20,844,101 00		
All other	793	2,357,450 00		
Bonus additions		2,997 00		
Total			43,381	$71,020,770 88

New policies issued:—

	No.	Amount.		
Whole life	3,698	$ 7,510,068 00		
Endowment	1,408	2,255,353 00		
All other	238	1,320,000 00		
Bonus additions		14,218 00		
Total			5,34	11,099,639 00
Old, revived			62	107,719 00

THE MUTUAL LIFE OF CANADA—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

	No.	Amount
Old, increased	3	$ 36,003 00
Old, changed	83	176,500 00
Total	48,873	$82,440,631 88
Deduct terminated	2,702	4,519,488 00

Policies in force at December 31, 1912 —

	No.	Amount.
Whole life	30,947	$52,883,660 88
Endowment	14,327	21,761,068 00
All other	897	3,259,200 00
Bonus additions		17,215 00
	46,171	$77,921,143 88

DETAILS OF POLICIES TERMINATED

	No.	Amount.
By death	266	$ 455,690 00
By maturity	231	344,351 00
By expiry	56	173,750 00
By surrender	701	1,038.645 00
By lapse	1,169	1,896,789 00
By change	83	176,500 00
By decrease		46,113 00
By not being taken	196	387,650 00
Total terminated	2,702	$ 4,519,488 00

Details of policies reinsured.—

	No.	Amount.
Whole life	85	$ 736,200 00
Endowment	30	250.076 00
All other	32	253,000 00
Bonus additions		453 75
	147	$ 1,239,729 75

STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit.			
Life	29,669	$ 49,470,776	$ 8,977,830 21
Endowments	14,029	21,240,241	6,587,769 91
Bonus additions		17,215	9,467 57
Premium reduction			110,032 81
Contingent additions			11,999 29
Totals	43,698	$ 70,728,232	$15,697,099 79
Less reinsured		789,363	130,157 67
Net	43,698	$ 69,938,869	$15,566,942 12
Without-Profit.			
Life	1,278	$ 3,412,885	$ 423,644 71
Endowments	298	520,827	148,120 83
Term, &c	897	3,259,200	23,618 00
Annuities certain			4,401 29
Totals	2,473	$ 7,192,912	$ 599,784 83
Less reinsured		450,367	22,865 10
Net	2,473	$ 6,742,545	$ 576,919 73
Grand totals	46,171	$76,681,414,	$16,143,861 85
Less D. S. liens			59,828 26
Grand net totals	46,171	$76,681,414	$16,084,033 59

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THE MUTUAL LIFE OF CANADA—*Continued.*

LIFE ANNUITIES.

	No.	Yearly Amount payable.	Reserve.
Arising out of life assurance contracts.....	31	$ 9,067 82	$ 114,317 81
Life annuities proper.....	43	10,264 26	77,719 96
	74	$ 19,332 08	$ 192,037 77

Miscellaneous Statement.

1. Assurances and annuities were valued individually, except assurances issued in same year, at same age and on same plan which were valued in a group.

2. No valuation age is required for assurances, the tabulated reserves at duration, N + $\frac{1}{2}$ being used, N being difference between calendar years of valuation and issue.

In case of annuities the valuation age equals age at entry plus exact duration.

3. (*a*) Policies issued on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates were valued as policies issued at regular rates.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*c*) Policies providing for payment at death during certain periods of an amount less than the full amount of insurance were valued as if the full amount were payable.

(*d*) Policies issued at a fixed extra premium, whether payable in one sum or annually, were valued as if issued at regular rates.

(*e*) Policies providing for disability benefits, were valued as if issued at regular rates.

4. Tropical and sub-tropical policies have same surrender values and surplus allotted as policies issued at regular rates.

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 6.09 per cent.

7. The company being mutual, all the surplus belongs to the policyholders.

8. Distribution of Profits to Policyholders.

Quinquennial Dividends.

The contribution method was used and the dividend was formed from the three factors, mortality, interest and loading. The dividends obtained by the contribution method were accumulated at interest for the five years at 5 per cent. For business prior to January 1, 1903, the interest factor was $1\frac{1}{2}$ per cent on the initial $O^M(5)$ $3\frac{1}{2}$ per cent reserve; the mortality factor 20 per cent of the cost of insurance by the same table, and the loading factor $33\frac{1}{3}$ per cent of the loading. For business since 1902, the $O^M(5)$ 3 per cent table was used, the interest factor being 2 per cent, while the mortality and loading factors were the same percentages as above but on the 3 per cent table.

THE MUTUAL LIFE OF CANADA—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

Deferred Dividends.

The quinquennial dividends were accumulated at interest at the net rate earned for the deferred dividend period with benefit of survivorship in proportion to the amount to the credit of each surviving policy.

WITH-PROFIT POLICIES.

Deferred Dividend policies issued prior to January 1, 1911 and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in Force.	Profits Contingently Apportioned.
1893	$ 657,871	$ 89,417 36
1894	758,914	89,984 04
1895	690,407	82,048 01
1896	1,195,941	144,302 62
1897	647,777	71,412 39
1898	1,606 831	106,127 95
1899	2,215,771	141,816 96
1900	2,224,589	158,652 26
1901	1,776,395	136,290 69
1902	2,702,420	199,476 22
1903	1,857,939	61,161 86
1904	2,584,582	81,403 52
1905	2,987,388	87,249 65
1906	2,201,689	74,636 59
1907	2,776,366	85,249 48
1908	3,152,838	.....
1909	3,400,577	.....
1910	4,032,580	.....
Totals	$ 37,470,876	$ 1,609,229 60

Deferred Dividend policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of Issue.	Amount in Force.	Profits Credited.
1911	$ 2,249,806	$ 9,784 78
1912	2,695,656	.....
Totals	$ 4,945,462	$ 9,784 78

BUSINESS DONE OUTSIDE OF CANADA.

(*Included in above Statement.*)

ASSETS OUTSIDE OF CANADA.

Amount of loans made to policyholders on the company's policies assigned as collaterals	$	11,898 53
Loans made to policyholders under non-forfeiture provision		475 74
Interest accrued		248 90
Net amount of outstanding and deferred premiums: on new policies, $113.00; on renewals, $4,184.63		4,297 63
Total assets outside of Canada	$	16,920 80

THE MUTUAL LIFE—*Continued.*

LIABILITIES OUTSIDE OF CANADA.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions, and annuities in force	$ 119,132 35	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	4,360 80	
Total	$ 123,493 15	
Deduct value of policies reinsured in other companies	2,550 00	
Net reinsurance reserve		$ 120,943 15
Due on account of office and other expenses		14 00
Total liabilities outside of Canada		$ 120,957 15

PREMIUM INCOME—OUTSIDE OF CANADA.

Cash received for first year premium	$ 2,763 28	
Less premiums paid for reinsurance	187 00	
Total net income from first year premiums		$ 2,576 28
Cash received for renewal premiums	$ 21,749 16	
Renewal premiums paid by dividends	513 28	
Total	$ 22,262 44	
Less premiums paid for reinsurance	853 50	
Total net income from renewal premiums		21,408 94
Total net premium income		$ 23,985 22

PAYMENTS TO POLICYHOLDERS—OUTSIDE OF CANADA.

Cash paid for death losses	$ 3,000 00
Cash paid for surrendered policies	242 00
Cash dividends applied in payments of premiums	513 28
Total paid to policyholders	$ 3,755 28

MISCELLANEOUS—OUTSIDE OF CANADA.

Number of policies reported during the year as taken and paid for in cash	149	
Amount of said policies		$ 81,000 00
Number of policies become claims	2	
Amount of said claims		3,000 00
Number of policies in force in other countries at December 31, 1912	298	
Amount of said policies	$ 611,890 00	
Amount of said policies reinsured	15,000 00	
Net amount in force, December 31, 1912		596,890 00

THE MUTUAL LIFE OF CANADA—*Concluded.*

EXHIBIT OF POLICIES—OUTSIDE OF CANADA.

	No.	Amount.	No.	Amount.
Policies in force at December 31, 1911—				
Whole life	133	$ 315,660 00		
Endowment	114	213,230 00		
New policies issued			247	$ 528,890 00
Whole life	38	$ 67,500 00		
Endowment	23	26,000 00		
Term	1	5,000 00		
			62	98,500 00
			309	$ 627,390 00
Deduct terminated			11	15,500 00
Policies in force at December 31, 1912—				
Whole life	163	$ 371,660 00		
Endowment	134	235,230 00		
Term	1	5,000 00		
			298	$ 611,890 00

DETAILS OF POLICIES TERMINATED DURING THE YEAR—OUTSIDE OF CANADA.

	No.	Amount.
By death	2	$ 3,000 00
By surrender	2	2,000 00
By lapse	2	2,000 00
By transfer	3	5,500 00
By not taken	2	3,000 00
	11	$ 15,500 00

DETAILS OF REINSURANCE—OUTSIDE OF CANADA.

	Amount.
Whole life policies	$ 15,000 00

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CHARLES A. PEABODY. | Secretaries—WM. J. EASTON. WILLIAM F. DIX.

Principal Office—34 Nassau Street, New York City.

Chief Agent in Canada—FAYETTE BROWN. | Head Office in Canada—Montreal.

(Incorporated, April 12, 1842. Commenced business in Canada, September 1, 1885.)

No Capital.

ASSETS IN CANADA.

Amount of loans to Canadian policyholders on the company's policies assigned as collaterals ..... $ 1,354,611 17

Bonds, &c., in deposit with Receiver General:—

	Par value.	Market value.
City of Guelph bonds, 1917-1920, 5 p.c.	$ 106,333 33	$ 108,236 12
City of Montreal bonds, 1925-1933, 4 p.c.	565,000 00	549,223 09
City of Montreal bonds, 1939, 3½ p.c.	400,000 00	352,720 00
City of Toronto bonds, 1918, 4 p.c.	425,000 00	414,757 50
Province of New Brunswick bonds, 1921-1932, 4 p.c.	219,000 00	216,810 00
Province of Nova Scotia bonds, 1919-1920, 4 p.c.	400,000 00	396,000 00
Province of Manitoba bonds, 1929, 4 p.c.	200,000 00	196,000 00
Manitoba and Southeastern Railway bonds, guaranteed by Province of Manitoba, 1929, 4 p.c.	149,893 33	148,496 04
C. N. R. bonds, 1939, 4 p.c.	500,000 00	483,350 00
Total, par and market values	2,965,226 66	2,865,592 75

In deposit with Canadian trustees under the Insurance Act:—

	Par value.	Market value.
Chicago and Northwestern Ry. Ext. bonds, 1926, 4 p.c.	$ 800,000 00	$ 760,000 00
New York Central and Hudson River R. R. 3½ p.c. bonds, 1997	3,660,000 00	3,074,400 00
Lake Shore collateral, 3½ p.c. bonds, 1998	1,300,000 00	1,001,000 00
Total, par and market values	$ 5,760,000 00	$ 4,835,400 00
Grand totals	$ 8,725,226 66	$ 7,700,992 75

Carried out at market value	7,700,992 75
Cash at head office in Canada	750 87

THE MUTUAL LIFE OF NEW YORK.—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Royal Bank of Canada, Calgary	$ 2,117 10	
Royal Bank of Canada, Montreal	116 03	
Royal Bank of Canada, Halifax	2,246 26	
Canadian Bank of Commerce, Toronto	625 58	
Bank of Montreal, Montreal	18,977 51	
Total cash in banks		$ 24,082 48
Interest accrued		136,752 62

	New.	Renewals.	
Gross premiums due and uncollected on Canadian policies in force	$ 1,225 17	$ 75,326 55	
Deduct commission payable thereon	572 15	1,572 22	
Net premiums due and uncollected	$ 653 02	$ 73,754 33	
Net deferred premiums (taken at 74 p.c. of gross)	2,800 26	27,563 62	
Net outstanding and deferred premiums			104,771 23
Total assets in Canada			$ 9,321,961 12

LIABILITIES IN CANADA.

†Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 8,753,920	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	47,289	
*Net reinsurance reserve		$ 8,801,209 00
Present value of amounts not yet due on matured instalment policies not involving life contingencies		36,473 95
Interest credits at 3 per cent on premiums paid on C. I. G. B. policies		25,258 19
Claims for death losses, adjusted but unpaid	$ 11,373 66	
Claims for death losses, unadjusted (no proofs received)	103,244 00	
Claims for death losses, resisted, not in suit	1,001 00	
Total unsettled claims		115,618 66
Claims for matured endowments, due and unpaid		895 83
Paid in advance: premiums, $7 377.94; interest, $20,752.02		28,129 96
Amount of dividends or bonuses to Canadian policyholders, due and unpaid		22,415 10
Dividends or bonuses deposited with the Company at 3 p.c. interest		2,833 65
Unpaid instalment on matured instalment policies		500 00
Taxes due and accrued		12,911 33
Total liabilities in Canada		$ 9,046,245 67

(Amount of surplus contingently held for deferred dividend policies issued in Canada prior to Jan. 1, 1911, $1,491,718.73.)

INCOME IN CANADA.

Cash received for first year premiums	$ 131,214 25	
Cash received for renewal premiums	$ 956,693 70	
Renewal premiums paid by dividends	71,498 46	
Total	$ 1,028,192 16	
Less premiums paid for reinsurance	345 00	

†Computed by the Department.

*Based on the Actuaries' Table, with 4 per cent interest for policies issued prior to January 1, 1898, and on the American Experience Table, with 3½ per cent interest for policies issued on and after that date to January 1, 1907. American Experience Table, with 3 per cent interest for policies issued on and after January 1, 1907. The foregoing is also the basis for reversionary additions. McClintock's Table with same rates of interest as above for annuities.

THE MUTUAL LIFE OF NEW YORK—*Continued.*

INCOME IN CANADA—*Concluded.*

Total net income from renewal premiums	$ 1,027,847 16	
Total income from single premiums (paid by dividends)	40,051 51	
Total income from life annuity premiums (single premiums)	28,397 13	
Total net premium income		$ 1,227,510 05
Amount received for interest		384,819 20
Total income in Canada		$ 1,612,329 25

EXPENDITURE IN CANADA.

Cash paid for death claims, including $12,854, reversionary bonuses, ($32,238 accrued in previous years)	$ 465,385 02	
Payments on matured instalment policies	1,202 98	
Payments on matured endowments, including $764, reversionary bonuses	221,882 00	
Total payments on account of death claims and matured endowments		$ 688,470 00
Cash paid to annuitants		21,284 40
Cash paid for surrendered policies		326,391 97
Cash dividends and cash values of dividend additions paid to Canadian policyholders		145,542 56
Cash dividends and cash values of dividend additions applied in payment of premiums		71,498 43
Cash dividends applied to purchase of paid-up additions		40,051 51
Total amount paid to policyholders		$ 1,293,238 90
Head office salaries		2,000 00
Licenses, taxes, fees or fines		14,131 66
Commissions, first year, $62,095.02; renewal commissions, $37,546.72; commissions advanced to agents, $299.98; agency salaries, $45,028.47; travelling expenses, $7,699.26		152,669 45
All other expenditure, viz.:—Medical fees, $8,978.22; books and periodicals, $35.15; advertising, $74.02; printing and stationery, $391.34; postage, $2,879.68; express, telegrams and telephones, $2,363.23; rent, fuel and light, $7,223.17; sundries, $1,167.05; office furniture, $1,103.20; revision of risks, $1,347.50; exchange, $1,211.75; legal expenses, $274...		27,048 31
Total expenditure in Canada		$ 1,489,088 32

MISCELLANEOUS IN CANADA.

Number of new policies reported as taken during the year and paid for in cash	1,402	
Amount of said policies		$ 4,173,724 20
Number of new policies become claims during the year	259	
Amount of said claims		768,003 00
Number of policies in force at date	15,917	
Amount of said policies	$33,139,054	
Bonus additions	442,638	
Net amount in force December 31, 1912		33,581 692 00
Number of life annuities in force	91	
Amount of annual payments thereunder		23,252 94

THE MUTUAL LIFE OF NEW YORK—*Continued.*

EXHIBIT OF ANNUITIES (CANADIAN BUSINESS.)

	Life Annuities proper.		Life Annuities arising out of Life Assurance contracts.	
	No.	Annual payments.	No.	Annual payments.
At end previous year	30	$ 9,999 80	48	$ 11,269 37
New annuities			15	2,704 44
Total	30	$ 9,999 80	63	$ 13,973 81
Terminated by death			1	$ 590 00
" surrender			1	220 67
			2	$ 720 67
In force Dec, 31. 1912	30	$ 9,999 80	61	$ 13,253 14

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	12,267	$ 24,933,522		
Endowment	2,715	4,438,607		
Term and all other	480	2,224,828		
Bonus additions		393,523		
			15,462	$31,990 480 00
New policies issued:—				
Whole life	1,090	$ 2,841,119		
Endowment	159	241,000		
Term and all other	153	1,022,345		
Bonus additions		69,260		
			1,402	4,173,724 00
Old policies revived			18	31,000 00
Old, changed and increased			56	162,956 00
Total			16,938	$36,358,160 00
Deduct terminated			1,021	2,776,468 00
In force at end of year:—				
Whole life	12,670	$ 25,950,485		
Endowment	2,661	4,245,618		
Term and all other	586	2,942,951		
Bonus additions		442,638		
			15,917	$33,581,692 00

DETAILS OF POLICIES TERMINATED.

	No.	Amount.
Terminated by death (including bonuses, $15,101)	162	$ 546,121
" maturity (including bonuses, $764)	97	221,882
" expiry	12	60,406
" surrender (including bonuses, $4,280)	363	786,034
" lapse	326	1,042,209
" change and decrease	61	119,816
Total terminated (including bonuses, $20,145)	1,021	$ 2,776,468

THE MUTUAL LIFE OF NEW YORK—*Continued.*

*STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES.

With-Profit.

	No.	Amount.	Reserve.
Life	11,317	$ 25,030,980	$ 5,797,810
Endowments	2,476	4,135,563	1,968,247
Term, &c	473	2,802,428	20,279
Bonus additions		442,638	279,802
Totals	14,266	$ 32,411,609	$ 8,066,138

Without-Profit.

Life	1,353	$ 919,505	$ 385,415
Endowments	185	110,055	74,065
Term, &c	113	140,523	7,391
Totals	1,651	$ 1,170,083	$ 466,871
Grand totals	15,917	$ 33,581,692	$ 8,533,009

Life Annuities—Canadian.

	No.	Yearly amount payable.	Reserve.
Annuities arising out of Life Assurance contracts	61	$ 13,253 14	$ 199,242
Life Annuities proper	30	9,999 80	68,958
Totals	91	$ 23,252 94	$ 268,200

Miscellaneous Statement.

1. Policies were valued in groups, net level premium mean reserves from first policy year inclusive.

2. Valuation age for assurances, age at issue plus duration; for annuities, present age by deducting year of birth from year of valuation.

3. (*a*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*b*) No policies have been issued with liens attached.

(*c*) In case of policies with extra premium the extra premium is considered as being required each year to cover the extra risk and the policies were valued as if no such extra premiums were payable.

(*d*) The Company's policies do not provide for disability benefits.

4. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5. There being no shareholders, all surplus belongs to the policyholders.

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Annual Dividends.

Annual dividends are payable on policy anniversaries, at the end of first policy-year, and consist of two parts: (1) Excess interest on initial reserve for the policy-year, the reserve being the American Experience 4%, 3½%, or 3% reserve according to whether the policy was issued prior to Jan. 1, 1898, in one of the years 1898 to 1906 inclusive, or after 31st December 1906, and (2) A refund to the insured of that part of the premium, paid one year earlier, which the Company has been able

*This valuation was made by the Company. For basis see page 228.

THE MUTUAL LIFE OF NEW YORK—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

to save during the policy-year, the refund being calculated as a percentage of the loading contained in the "tabular annual premium," the percentage being 75 per cent for policies issued in the years 1901 to 1911, inclusive, 76·5 per cent for those issued in 1900, 78 per cent for those issued in 1899, 79·5 per cent for those issued in 1898, 88 per cent for 1897, 90 per cent for 1896, and increasing 2 per cent for each year's earlier issue.

The rate of interest used in the dividend calculations of 1912 was 4·4 per cent, the excess being 0·4 per cent for 4% policies, 0·9 per cent for 3½% policies, and 1·4 per cent for 3% policies.

Deferred Dividends.

Deferred dividends for 5, 10, 15 and 20 year periods are computed as follows:—(1) the annual dividends which the policy would have received had it been an annual dividend policy are taken, (2) these annual dividends are accumulated at compound interest at the various rates used in the dividend calculations each year up to the end of the dividend period, and (3) the accumulated amount of these annual dividends is increased by a percentage varying with the age of the insured, to recompense the policyholder for the risk he has run and which he would not have run had the policy been an annual dividend policy, of losing surplus through death, discontinuance and otherwise. All such dividends are payable on the policy anniversary at the end of the deferred period if the policy is then in force, but not otherwise.

WITH-PROFIT POLICIES—CANADIAN BUSINESS.

Deferred Dividend policies issued prior to Jan. 1, 1911, and amount of profits contingently held therefor:—

Year of Issue.	Amount in force.	Profits contingently held.
1885	$ 58,449	$ 1,514 33
1886	221,526	3,281 23
1887	364,302	2,178 66
1889	220,536	4,450 93
1890	217,504	3,006 38
1891	156,748	1,772 20
1892	192,017	1,271 63
1894	869,041	180,996 42
1895	739,796	140,870 25
1896	634,303	109,757 48
1897	941,108	132,656 74
1898	365,014	55,096 48
1899	1,292,780	152,264 92
1900	1,525,675	147,282 32
1901	1,640,334	140,702 79
1902	1,538,879	117,947 23
1903	1,366,957	95,096 43
1904	1,656,534	112,319 09
1905	1,097,350	63,808,57
1906	526,704	25,444 65
Totals	$ 15,625,557	$ 1,491,718 73

The amount of profits held as given in above table are estimated by calculating ratios of the deferred dividend fund to deferred dividend insurance in force December 31, 1912, for total business of company and by applying same ratios to Canadian deferred dividend insurance in force December 31, 1912.

The Company has not issued deferred dividend policies since 1906.

THE MUTUAL LIFE OF NEW YORK—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income	$56,747,031 99
Consideration for supplementary contracts not involving life contingencies	431,514 08
Dividends left with the company to accumulate at interest	85,113 29
Received for interest and dividends	25,109,664 14
Received for rents	1,546,085 11
Collections or deposits received for account of others, not paid out	83,676 72
Agents' balances	12,802 08
Profit on sale or maturity of ledger assets	2,110,559 65
Increase by adjustment in book value of ledger assets	287,543 91
All other income	32,522 77
Total income	$86,446,513 74

DISBURSEMENTS.

Net amount paid for losses and matured endowments	$31,117,571 33
Cash paid for annuities involving life contingencies	2,677,900 10
Dividends paid policyholders in cash	9,959,053 06
Dividends applied to pay renewal premiums	2,959,126 22
Dividends applied to purchase paid-up additions and annuities	2,002,987 68
Dividends left with the company to accumulate at interest	85,113 29
Surrender values paid in cash	11,365,161 72
Surrender values applied to pay new and renewal premiums	464,023 57
Dividends and interest held on deposit surrendered during the year	18,158 89
Paid for claims on supplementary contracts not involving life contingencies	316,393 10
Expense of investigation and settlement of policy claims (including $40,710.23, for legal expense)	52,207 35
Commissions to agents	3,807,796 23
Salaries and allowances for agencies, including managers, agents and clerks	805,458 56
Agency supervision, travelling and all other agency expenses	760,866 89
Medical examiners' fees and inspection of risks	426,254 67
Salaries and all other compensation of officers, directors, trustees and home office employees	1,346,098 06
State taxes on premiums, Insurance department licenses and fees	688,393 64
All other licenses, fees and taxes	273,533 93
Taxes on real estate	371,607 20
Compensation to manager and agents, not paid by commission for new business	211,039 76
Rent	530,723 41
Gross loss on sale or maturity of ledger assets	63,340 34
Gross decrease, by adjustment, in book value of bonds	125,719 22
Agents' balances charged off	40,713 27
All other disbursements	1,202,857 42
Total disbursements	$71,672,098 91

THE MUTUAL LIFE OF NEW YORK—*Continued.*

General Business Statement for the Year ending December 31 1912 —*Continued.*

LEDGER ASSETS.

Book value of real estate	$23,532,623 87
Mortgage loans on real estate, first liens	139,691,244 47
Loans on the company's policies	80,059,863 76
Book value of stocks and bonds owned	338,021,752 95
Deposited in trust companies and banks at interest	1,889,812 54
Cash on hand and in banks, not at interest	306,929 51
Agents' debit balances	30,871 44
Supplies and accounts collectable	94,786 64
Cash advanced or deposited to pay policy claims	613,566 93
Cash advanced to officers or employees for travelling, &c	13,178 95
Total ledger assets	$584,254,631 06

NON-LEDGER ASSETS.

Interest due and accrued	$ 6,393,312 93
Rents due and accrued	157,499 88
Market value of bonds and stocks over book value	4,386,388 33
Net amount of uncollected and deferred premiums	4,072,051 09
Gross assets	$599,263,883 29
Deduct assets not admitted	138,837 03
Total admitted assets	$599,125,046 26

LIABILITIES.

*Net reinsurance reserve	$482,570,537 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	3,333,427 72
Due and unpaid on supplementary contracts not involving life contingencies	1,478 84
Total policy claims	4,253,927 64
Liabilities on cancelled policies	75,311 09
Dividends left with the company to accumulate at interest, and accrued interest thereon	219,469 20
Dividends or other profits due policyholders	1,019,170 46
Premiums paid in advance, including surrender values so applied	325,433 76
Commissions to agents due or accrued	28,479 44
Unearned interest and rent paid in advance	1,533,961 36
Salaries, rents, offices expenses, accounts, &c., due and accrued	13,651 74
Medical examiners' and legal fees due or accrued	2,833 77
State, county and municipal taxes due and accrued	872,920 52
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913 whether contingent upon the payment of renewal premiums or otherwise	5,518,418 09

*Computed according to American Experience Table of Mortality with 3½ per cent interest, for policies issued prior to January 1, 1907, and on the American Experience Table, with 3 per cent interest, for policies issued after December 31, 1906. McClintock's Annuity Tables with same rates of interest as above for annuities, and American Experience Tables with same rates of interest as above on dividend additions to survivorship annuities.

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THE MUTUAL LIFE OF NEW YORK—*Concluded.*

General Business Statement for the Year ending December 31, 1912 —*Concluded.*

LIABILITIES—*Concluded.*

Funds held for future dividend policies	$74,682,996 84
Surplus to be apportioned in 1913	11,849,628 84
Deposits on account of pending insurances	80,335 99
Due sundry parties for collections made or deposits held for their account	196,401 94
Fund for depreciations of securities and general contingencies	12,546,662 02
Total liabilities on policyholders' account	$599,125,046 26

EXHIBIT OF POLICIES.

Number of new policies issued during the year	62,385
Amount of said policies	$ 153,475,812 00
Number of policies terminated	43,049
Amount of said policies	111,154,422 00
Number of policies in force at date	691,047
Amount of policies in force (including bonus additions)	1,550,888,063 00

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ELIAS ROGERS. | Managing Director—
Secretary—F. SPARLING. | ALBERT J. RALSTON.
Head Office—Toronto.

(Incorporated, June 29, 1897, by an Act of the Parliament of Canada, 60-61 Vic., cap. 78. Commenced business in Canada, June 23, 1899.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	250,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real estate owned by the company—head office building	$ 161,737 52
Amount of loans made to policyholders on the company's policies assigned as collateral	159,753 31
Premium obligations on policies in force	103,742 87

*Bonds and debentures owned by the company:—

	Par value.	Book value.
Province of Manitoba, 1930, 4 p.c.	$ 25,000 00	$ 26,185 80
Province of Nova Scotia, 1919, 4 p.c.	10,000 00	10,067 00
City of St. Henri (Montreal), 1951, 4½ p.c.	30,000 00	33,214 95
City of Vancouver, B.C., 1927, 6 p.c.	15,500 00	19,205 97
City of Prince Albert, 1933-35, 4½ p.c.	13,028 26	13,028 26
City of Winnipeg, Man., 1931, 4 p.c.	10,000 00	10,000 00
City of Victoria, B.C., 1952, 4 p.c.	10,000 00	10,000 00
City of Winnipeg, Man., 1932, 4 p.c.	9,000 00	9,000 00
City of Moncton, N.B., 1942, 4 p.c.	7,000 00	6,982 50
City of Chatham, Ont., 1923 and 1924, 5 p.c.	6,339 24	6,750 00
City of Calgary, Alta., 1920, 4 p.c.	6,500 00	6,500 00
City of Edmonton, Alta., 1944-45, 4½ p.c.	6,330 01	6,330 01
City of Woodstock, Ont., 1924, 4½ p.c.	6,109 77	6,109 77
City of St. Catharines, Ont., 1926, 4 p.c.	6,000 00	5,842 80
City of Moose Jaw, Sask., 1924-28, 5 p.c.	5,185 43	5,426 81
City of Regina, Sask., 1926-35, 4½ p.c.	5,000 00	5,000 00
City of Brandon, Man., 1937, 4½ p.c.	5,000 00	5,000 00
City of Strathcona, Alta., 1947, 5½ p.c.	5,000 00	5,000 00
City of Nanaimo, B.C., 1948, 6 p.c.	5,000 00	5,382 50
City of North Vancouver, B.C., 1957, 5 p.c.	5,000 00	5,487 00
City of Nelson, B.C., 1928, 5 p.c.	5,000 00	5,303 00

*Of these there are in deposit with the Receiver General: Province of Manitoba, $25,000; City of St. Henri, P.Q., $30,000.

THE NATIONAL LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

Bonds owned by the company—*Continued.*

	Par value.	Book value.
City of New Westminster, B.C., 1958, 5 p.c.	$ 5,000 00	$ 5,760 00
City of Fernie, B.C., 1919, 5 p.c.	5,000 00	5,147 30
City of Edmonton, Alta., 1929, 4½ p.c.	5,000 00	5,218 00
City of Kamloops, B.C., 1934, 5 p.c.	5,000 00	5,000 00
City of Toronto, 1928, 4 p.c.	4,866 67	4,912 40
City of Toronto, 1919, 5 p.c.	4,866 66	5,290 54
City of Lethbridge, Alta., 1913–36, 6 p.c.	4,558 66	4,558 66
City of Cranbrook, B.C., 1913–29, 5 p.c.	4,521 80	4,696 90
City of Kelowna, B.C., 1928, 6 p.c.	4,500 00	5,258 20
City of Niagara Falls, Ont., 1913–36, 4 p.c.	4,408 68	4,259 73
City of Brantford, Ont., 1928, 4 ½ p.c.	4,000 00	4,000 00
City of Chilliwack, B.C., 1918, 6 p.c.	4,000 00	4,360 00
City of St. Thomas, Ont., (Coll. Inst.), 1914–22, 4 p.c.	3,829 73	3,829 73
City of Winnipeg, Man., 1917, 4 p.c.	3,829 92	3,829 92
City of Strathcona, Alta., 1917, 4½ p.c.	3,588 61	3,510 02
City of Chatham, Ont., 1913–21, 4½ p.c.	3,384 22	3,384 22
City of London, Ont., 1925, 4 p.c.	3,000 00	2,925 60
City of Revelstoke, B.C., 1933, 5 p.c.	3,000 00	3,216 60
City of Vernon, B.C., 1923, 5 p.c.	3,000 00	3,129 00
City of Lethbridge, Alta., 1919, 4½ p.c.	3,000 00	3,021 00
City of St. Boniface, Man., 1915, 5 p.c.	3,000 00	3,000 00
City of Ladysmith, B.C., 1936, 6 p.c.	3,000 00	3,240 60
City of Medicine Hat, Alta., 1939, 5 p.c.	3,000 00	3,112 80
City of Quebec, P.Q., 1914, 5 p.c.	3,000 00	3,000 00
City of Edmonton, Alta., 1919, 4½ p.c.	3,000 00	2,956 20
City of Lachine, Que., 1949, 4½ p.c.	3,000 00	3,137 70
City of Moncton, N.B., 1943, 4 p.c.	3,000 00	2,970 00
City of Wetaskiwin, Alta., 1913–39, 5 p.c.	2,857 58	3,015 30
City of Hamilton, Ont., 1914–18, 4 p.c.	2,853 63	2,758 25
City of Ottawa (R.C.S. Schs.), 1918, 4½ p.c.	2,800 00	2,800 00
City of Fredricton, N.B., 1943–47, 4 p.c.	2,500 00	2,500 00
City of St. Thomas, Ont., 1913–42, 5 p.c.	2,500 00	2,500 00
City of Regina, Sask., 1913, 4½ p.c.	2,490 66	2,484 70
City of Nelson, B.C., 1913–19, 5 p.c.	2,248 00	2,227 80
City of Guelph, Ont., 1937, 5 p.c.	2,024 78	2,181 60
City of Calgary, Alta., 1921, 4 p.c.	2,000 00	2,000 00
City of Ottawa, Ont., 1913, 4½ p.c.	2,000 00	2,000 00
City of Sydney, N.S., 1932, 4 p.c.	2,000 00	1,933 00
City of Sherbrooke, Que., 1919, 4 p.c.	2,000 00	1,970 00
City of Quebec, P.Q., 1932, 3½ p.c.	2,000 00	1,863 20
City of Stratford, Ont., 1925, 4 p.c.	2,000 00	1,903 18
City of Belleville, Ont., 1940, 4½ p.c.	2,000 00	2,000 00
City of Toronto, 1929, 3½ p.c.	1,946 66	1,856 34
City of Moose Jaw, Sask., 1913–15, 4½ p.c.	1,758 78	1,742 30
City of Toronto, Ont., 1913, 3½ p.c.	1,718 37	1,681 60
City of Niagara Falls, Ont., 1915–16, 4½ p.c.	1,222 42	1,203 20
City of Kingston, Ont., 1913–20, 4 p.c.	1,211 07	1,211 07
City of Niagara Falls, Ont., 1913–19, 5 p.c.	1,124 04	1,155 05
City of Montreal, Que., 1939, 3½ p.c.	1,000 00	957 80
City of Winnipeg, Man., 1941, 3½ p.c.	1,000 00	914 60
City of Winnipeg, Man., 1932, 4 p.c.	1,000 00	1,000 00
City of Winnipeg, Man., 1917, 4 p.c.	1,000 00	1,000 00
City of Belleville, Ont., 1919, 4 p.c.	1,000 00	1,000 00
City of Peterborough, Ont., 1936, 4½ p.c.	1,000 00	1,000 00
City of Halifax, N. S., 1940, 4 p.c.	1,000 00	1,000 00
City of Stratford, Ont., 1918, 3½ p.c.	1,000 00	960 60
City of Charlottetown, P.E.I., 1924, 4 p.c.	1,000 00	976 70
City of Guelph, Ont., 1914, 4½ p.c.	1,000 00	1,000 00
City of Guelph, Ont., 1938, 5 p.c.	1,000 00	1,076 20
City of Pt. Arthur, Ont., 1928, 5 p.c.	1,000 00	1,000 00
City of Ft. William, Ont., 1919, 4½ p.c.	1,000 00	970 77
City of Belleville, Ont., 1931, 4 p.c.	1,000 00	878 30
City of Brandon, Man., 1924, 5 p.c.	1,000 00	1,000 00
City of Portage la Prairie, Man., 1927, 5 p.c.	966 02	966 00
City of Edmonton, Alta., 1917, 4½ p.c.	833 08	815 00
City of Winnipeg, Man., 1918, 4 p.c.	819 44	777 40
City of Peterborough, Ont., 1927, 4 p.c.	774 80	774 80
City of Victoria, B.C., 1959, 4 p.c.	640 00	577 66
City of Kingston, (R.C.S. Schs.), 1913–16, 4½ p.c.	704 54	696 40
City of Lethbridge, Alta., 1913–17, 6 p.c.	325 30	325 30
Town of Maisonneuve, Que., 1949, 4¼ p.c.	15,000 00	15,577 50

THE NATIONAL LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

Bonds owned by the company—*Continued.*

	Par value.	Book value.
Town of Vermilion, Alta., 1913-27, 7 p.c	$ 10,982 94	$ 12,951 00
Town of New Glasgow, N.S., 1953, 4½ p.c	10,000 00	9,850 00
Town of St. Albert, Alta., 1914-25, 5 p.c	9,957 72	9,957 72
Town of Yorkton, Sask., 1913-27, 5 p.c	8,315 98	8,607 70
Town of Verdun, Que., 1939, 5 p.c	8,000 00	8,958 40
Town of Orangeville, Ont., 1913-40, 4½ p.c	7,248 59	7,248 59
Town of North Battleford, Sask., 1913-27, 5 p.c	7,079 55	7,325 00
Town of Salaberry of Valleyfield, 1921, 4 p.c	7,000 00	7,000 00
Town of Selkirk, Man., 1942-45, 5 p.c	7,000 00	7,000 00
Town of Midland, Ont., 1913-40, 5 p.c	6,784 00	6,784 00
Town of Orillia, Ont., 1926-28, 4 p.c	6,584 74	6,584 74
Town of Walkerville, Ont., 1914-17, 5 p.c	6,370 44	6,370 44
Town of Pembroke, Ont., 1927-9, 4½ p.c	6,339 89	6,339 89
Town of North Bay, Ont., 1940-1, 5 p.c	6,047 87	6,162 60
Town of Selkirk, Man., 1956-57, 5 p.c	6,000 00	6,566 20
Town of Inverness, N.S., 1941, 4½ p.c	6,000 00	5,543 40
Town of Oakville, Ont., 1931-37, 5 p.c	5,646 15	5,999 16
Town of Petrolea, Ont., 1926-31, 5 p.c	5,600 04	5,600 04
Town of Kenora, Ont., 1940, 5 p.c	5,092 60	5,092 60
Town of Walkerville, Ont., 1913-17, 4½ p.c	5,041 21	4,971 08
Town of Dunnville, Ont., 1913-20, 5 p.c	5,041 94	4,941 60
Town of East Toronto, Ont., 1929-38, 5 p.c	5,023 13	5,023 13
Town of Pt. Arthur, Ont., 1930, 4 p.c	5,000 00	5,000 00
Town of Portage La Prairie, 1948, 5 p.c	5,000 00	5,447 00
Town of Arcola, Sask., 1939, 6 p.c	5,000 00	5,945 50
Town of Portage La Prairie, 1929, 5 p.c	5,000 00	5,139 00
Town of Montreal East, Que., 1950, 5 p.c	5,000 00	5,000 00
Town of Three Rivers, Que., 1946, 4 p.c	5,000 00	4,467 00
Town of Lindsay, Ont., 1939, 4½ p.c	5,000 00	4,975 00
Town of Sydney, N.S., 1923 and 33, 4 p.c	5,000 00	4,445 10
Town of Port Hope, Ont., 1942, 5 p.c	5,000 00	5,000 00
Town of Vankleek Hill, Ont., 1913-31, 5 p.c	4,716 90	4,716 90
Town of Ft. Saskatchewan, Alta., 1914-30, 5½ p.c	4,705 30	4,705 30
Town of Perth, Ont., 1913-38, 4 p.c	4,691 58	4,446 15
Town of Parry Sound, Ont., 1913-41, 5 p.c	4,678 40	4,678 40
Town of Dunnville, Ont., 1920-22, 4½ p.c	4,658 73	4,560 38
Town of Pincher Creek, Alta., 1913-29, 6 p.c	4,567 28	5,152 00
Town of Kingsville, Ont., 1913-37, 4 p.c	4,517 14	4,076 26
Town of Newmarket, Ont., 1927-9, 5 p.c	4,370 41	4,583 50
Town of Brockville, Ont., 1913-28, 5 p.c	4,348 32	4,539 00
Town of Listowel, Ont., 1913-28, 4½ p.c	4,318 13	4,397 40
Town of Kincardine, Ont., 1920-2, 5 p.c	4,280 40	4,280 40
Town of Milton, Ont., 1913-21, 5 p.c	4,201 73	4,201 73
Town of Port Hope, Ont., 1936-41, 4½ p.c	4,116 45	4,116 45
Town of Leduc, Alta., 1913-27, 5 p.c	4,164 32	4,308 70
Town of New Liskeard, Ont., 1913-39, 5 p.c	4,048 35	3,842 40
Town of Emard, Que., 1939, 5¼ p.c	4,000 00	4,554 00
Town of Wingham, Ont., 1930, 4½ p.c	4,000 00	3,880 80
Town of North Battleford, Sask., 1931, 5 p.c	4,000 00	4,000 00
Town of Meaford, Ont., 1913-22, 5 p.c	4,000 00	4,020 00
Town of Red Deer, Alta., 1913-28, 6 p.c	3,964 84	4,250 00
Town of Gravenhurst, Ont., 1913-26, 4½ p.c	3,929 45	4,019 45
Town of Tillsonburg, Ont., 1920-25, 4½ p.c	3,914 33	3,814 90
Town of St. Mary's, Ont., 1913-30, 4½ p.c	3,902 02	3,825 30
Town of Southampton, Ont., 1913-20, 5 p.c	3,820 63	3,820 63
Town of Barrie, Ont., 1940-2, 5 p.c	3,737 88	3,737 88
Town of Chesley, Ont., 1929-31, 5 p.c	3,605 61	3,605 61
Town of Dresden, Ont., 1921-24, 4½ p.c	3,600 30	3,527 00
Town of Port Hope, Ont., 1913-29, 5 p.c	3,537 24	3,798 50
Town of Toronto Junction, 1913-17, 5 p.c	3,364 14	3,364 14
Town of Red Deer, Alta., 1913-29, 5 p.c	3,358 21	3,358 21
Town of Aurora, Ont., 1913-29, 4 p.c	3,222 44	3,160 80
Town of Durham, Ont., 1921-25, 4½ p.c	3,113 01	3,113 01
Town of Perth, Ont., 1923-28, 5 p.c	3,084 55	3,319 75
Town of East Toronto, Ont., 1919-28, 5 p.c	3,083 73	3,083 73
Town of Harriston, Ont., 1913-17, 5 p.c	3,056 78	3,084 05
Town of Durham, Ont., 1926-29, 4½ p.c	3,033 74	3,118 84
Town of Sarnia, Ont., 1913-28, 5 p.c	3,003 89	3,113 61
Town of Bowmanville, Ont., 1913-23, 4 p.c	3,223 07	3,096 50
Town of Ft. William, Ont., 1936, 4½ p.c	3,000 00	3,000 00
Town of Cardston, Alta., 1913-32, 6 p.c	3,000 00	3,125 67

SESSIONAL PAPER No. 8

THE NATIONAL LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

Bonds owned by the company—*Continued.*

	Par value.	Book value.
Town of Preston, Ont., 1935-37, 5 p.c.	$ 2,834 42	$ 3,039 80
Town of Renfrew, Ont., 1913-30, 5 p.c.	2,788 67	2,843 90
Town of Renfrew, Ont., 1913-24, 4 p.c.	2,783 24	2,704 20
Town of Sandwich, Ont., 1920-1, 4½ p.c.	2,781 04	2,733 50
Town of Simcoe, Ont., 1913-25, 4½ p.c.	2,704 81	2,663 90
Town of Strathroy, Ont., 1913-4, 4 p.c.	2,692 07	2,660 63
Town of Trenton, Ont., 1938 and 39, 4 ½ p.c.	2,644 22	2,747 00
Town of Welland, Ont., 1929, 4½ p.c.	2,642 00	2,491 93
Town of Birtle, Man., 1913-28, 6 p.c.	2,600 00	2,927 40
Town of North Toronto, Ont., 1913-26, 4½ p.c.	2,583 22	2,583 22
Town of Hespeler, Ont., 1913-22, 4 p.c.	2,387 28	2,300 60
Town of Oshawa, Ont., 1918 and 19, 4½ p.c.	2,330 72	2,330 72
Town of Pt. Stanley, Ont., 1922-25, 5 p.c.	2,324 78	2,300 00
Town of Amhertsburg, Ont., 1914-17, 5 p.c.	2,322 82	2,322 82
Town of Meaford, Ont., 1913-30, 5 p.c.	2,299 34	2,321 80
Town of Berlin, Ont., 1919-22, 5 p.c.	2,273 71	2,356 35
Town of Smiths Falls, Ont., 1913-29, 5 p.c.	2,257 40	2,288 60
Town of Chesley, Ont., 1913-39, 5 p.c.	2,210 31	2,269 50
Town of Paris, Ont., 1924, 4½ p.c.	2,200 00	2,175 10
Town of Newmarket, Ont., 1913-27, 4½ p.c.	2,064 05	2,064 05
Town of Preston, Ont., 1925, 4½ p.c.	2,063 42	1,966 30
Town of Ingersoll, Ont., 1919, 3½ p.c.	2,000 00	1,939 40
Town of Clinton, Ont., 1937, 4½ p.c.	2,000 00	2,076 10
Town of Arnprior, Ont., 1929, 5 p.c.	2,000 00	2,093 60
Town of Truro, N.S., 1939, 4 p.c.	2,000 00	1,904 80
Town of Amherst, N.S., 1913, 4½ p.c.	2,000 00	1,997 60
Town of Seaforth, Ont., 1941, 5 p.c.	2,000 00	2,077 80
Town of Newcastle, N.B., 1951, 5 p.c.	2,000 00	2,000 00
Town of Seaforth, Ont., 1923, 4 p.c.	2,000 00	1,853 68
Town of Kincardine, Ont., 1924, 4 p.c.	2,000 00	1,826 60
Town of Alliston, Ont., 1913-28, 4 p.c.	1,963 18	1,825 90
Town of Hespeler, Ont., 1913-23, 4 p.c.	1,933 78	1,857 90
Town of Neepawa, Man., 1928, 5 p.c.	1,929 98	1,929 98
Town of Meaford, Ont., 1917-22, 5 p.c.	1,791 84	1,825 65
Town of Essex, Ont., 1913-22, 5 p.c.	1,767 00	1,767 00
Town of Hespeler, Ont., 1914-30. 5 p.c.	1,742 30	1,742 30
Town of Dundas, Ont., 1920 and 21, 4 p.c.	1,727 26	1,683 20
Town of Sault Ste. Marie, Ont., 1932, 4 p.c.	1,722 00	1,664 20
Town of Southampton, Ont., 1928-9, 5 p.c.	1,705 21	1,705 21
Town of Amhertsburg, Ont., 1913-29, 5 p.c.	1,628 40	1,628 40
Town of Orillia, Ont., 1923, 4½ p.c.	1,611 63	1,541 85
Town of North Toronto, Ont., 1913-17, 5 p.c.	1,563 76	1,563 76
Town of Carleton Place, Ont., 1914-18 and 34, 4 p.c.	1,500 00	1,473 23
Town of Ingersoll, Ont., 1931, 4½ p.c.	1,500 00	1,409 40
Town of Strathroy, Ont., 1920-1, 5 p.c.	1,444 80	1,444 80
Town of Bothwell, Ont., 1914-20, 5 p.c.	1,494 35	1,423 15
Town of Hanover, Ont., 1913-34, 5 p.c.	1,400 90	1,400 90
Town of Hanover, Ont., 1913-20, 5 p.c.	1,397 53	1,397 53
Town of Essex, 1913-23, 5 p.c.	1,397 47	1,454 20
Town of Kincardine, Ont., 1913-18, 4 p.c.	1,375 84	1,375 84
Town of North Toronto, Ont., 1913-22, 5 p.c.	1,361 39	1,361 39
Town of Waterloo, Ont., 1913-25, 4½ p.c.	1,339 90	1,339 90
Town of Alliston, Ont., 1914-32, 4 p.c.	1,319 56	1,214 20
Town of Alliston, Ont., 1914-32, 4 p.c.	877 21	807 20
Town of Sandwich, Ont., 1913-21, 5 p.c.	1,196 66	1,196 66
Town of Meaford, Ont., 1913-16, 5 p.c.	1,146 65	1,152 38
Town of Minnedosa, Man., 1941, 5 p.c.	1,100 00	1,054 57
Town of Aurora, Ont., 1913-29, 4 p.c.	1,074 23	1,043 60
Town of Carberry, Man., 1913-31, 5 p.c.	1,054 23	1,012 59
Town of Renfrew, Ont., 1924, 5 p.c.	1,021 74	1,044 70
Town of Goderich, Ont., 1915, 5 p.c.	1,013 21	1,027 10
Town of Galt, Ont., 1936, 4 p.c.	1,000 00	1,000 00
Town of Peterborough, Ont., 1920, 4 p.c.	1,000 00	983 20
Town of Sydney, N.S., 1932, 4 p.c.	1,000 00	947 20
Town of Pictou, N.S., 1919, 4½ p.c.	1,000 00	1,010 50
Town of Aylmer, Que., 1937, 5 p.c.	1,000 00	1,000 00
Town of Sussex, N.B., 1933, 4 p.c.	1,000 00	958 80
Town of Galt, Ont., 1918, 4 p.c.	1,000 00	948 70
Town of Owen Sound, Ont., 1925, 4 p.c.	642 96	642 96
Town of Cochrane, Ont., 1916, 6 p.c.	909 42	909 42
Town of Haileybury, Ont., 1916-7, 5 p.c.	873 78	856 68

THE NATIONAL LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

Bonds owned by the company—*Continued.*

	Par value	Book value
Town of Alliston, Ont., 1913-28, 4 p.c	$ 661 85	$ 615 59
Town of Alliston, Ont., 1913-28, 4 p.c	441 16	410 32
County of Shelburne, N.S., 1923, 4 p.c	6,000 00	6,000 00
County of Gloucester, N.B., 1923, 4 p.c	5,000 00	5,000 00
County of Grey, Ont., 1925, 4 p.c	5,000 00	5,000 00
County of Richmond, N.S., 1913-19, 4½ p.c	700 00	700 00
Rural Mun. 317 Marriott, Sask., 1913-31, 5 p.c	9,500 00	9,500 00
Rural Mun. of Enfield, Sask., 1914-32, 5½ p.c	9,500 00	9,845 70
Rural Mun. 248 Touchwood, Sask., 1913-26, 5 p.c	9,333 34	9,333 34
Rural Mun. 438 Battle River, Sask., 1913-32, 4½ p.c	8,000 00	7,698 48
Mun. Town of Strathcona, Alta., 1913-22, 5 p.c	5,576 58	5,701 57
Mun. of Point Grey, B.C., 1959, 5 p.c	5,000 00	5,755 00
Mun. South Vancouver, B.C., 1959, 5 p.c	5,000 00	5,283 00
Dist. of Oak Bay, B.C., 1940, 5 p.c	5,000 00	5,153 00
Rural Mun. of Webb, Sask., 1913-32, 6 p.c	5,000 00	5,327 30
Rural Mun. of Francis, Sask., 1913-31, 5 p.c	4,750 00	4,793 30
Rural Mun. 410 Round Valley, Sask., 1913-26, 5½ p.c	4,666 55	4,768 50
Mun. of Ellice, Man., 1913-20, 5 p.c	4,185 10	4,185 10
Mun. of Spallumcheen, B.C., 1931, 5 p.c	3,800 00	3,800 00
Mun. Town of Strathcona, Alta., 1913-21, 5 p.c	3,441 19	3,571 29
Mun. of Spallumcheen, B.C., 1920, 5 p.c	3,000 00	3,000 00
Rural Mun. Battle River, Sask., 1913-32, 4½ p.c	3,000 00	2,859 68
Rural Mun. of Assiniboia, Man., 1913-30, 5 p.c	2,245 57	2,245 57
Rural Mun. of Assiniboia, Man., 1913-17, 5 p.c	2,080 80	2,080 80
Rural Mun. 344 Cory, Sask., 1913-27, 5½ p.c	1,500 00	1,546 20
Rural Mun. Assiniboia, Man., 1913-17, 5 p.c	1,108 12	1,108 12
Rural Mun. 271 Cote, Sask., 1913-32, 6 p.c	1,000 00	1,000 00
Rural Mun. of Assiniboia, Man., 1913-17, 5 p.c	543 96	543 96
Village of Mimico, Ont., 1913-41, 5 p.c	7,387 12	7,387 12
Village of Pt. Colborne, Ont., 1913-24, 4½ p.c	5,943 45	6,029 40
Village of Brussels, Ont., 1918, 4 p.c	5,550 00	5,406 87
Village of Norwich, Ont., 1928-41, 5 p.c	5,151 37	5,151 37
Village of Elmira, Ont., 1913-30, 5 p.c	4,689 98	4,830 35
Village of Watford, Ont., 1913-28, 5 p.c	4,670 00	4,929 60
Village of Streetsville, Ont., 1913-32, 5 p.c	4,536 98	4,755 32
Village of Tara, Ont., 1913-24, 4 p.c	4,181 96	3,949 80
Village of Bancroft, Ont., 1913-32, 5 p.c	4,000 00	3,916 55
Village of Embro, Ont., 1914-27, 4 p.c	3,886 30	3,688 90
Village of Lanark, Ont., 1923-32, 5 p.c	3,867 74	3,867 74
Village of Cobden, Ont., 1915-33, 4 p.c	3,797 75	3,451 90
Village of Burlington, Ont., 1913-20, 4½ p.c	3,716 44	3,623 34
Village of Lucknow, Ont., 1913-25, 5 p.c	2,988 69	3,031 13
Village of Norwood, Ont., 1920-23, 4½ p.c	2,416 78	2,416 78
Village of Dutton, Ont., 1913-16, 4 p.c	2,238 47	2,197 27
Village of Bradford, Ont., 1914-17, 5 p.c	1,991 76	2,003 35
Village of Exeter, Ont., 1929, 5 p.c	1,681 29	1,754 40
Village of Cannington, Ont., 1913-16, 5 p.c	1,377 60	1,377 60
Village of Port Elgin, Ont., 1913-4, 4½ p.c	1,309 58	1,291 31
Village of Brussels, Ont., 1914, 5 p.c	1,000 00	1,000 00
Village of Morrisburg, Ont., 1913, 4½ p.c	967 58	972 28
Village of Huntingdon, Que., 1913-37, 5 p.c	916 85	916 85
Village of Shelburne, Ont., 1923, 4 p.c	211 27	202 26
Twp. of Etobicoke, Ont., 1913-41, 5 p.c	9,849 49	9,849 49
Twp. of Osgoode, Ont., 1913-20, 5 p.c	8,618 56	8,618 56
Twp. of Toronto, Ont., 1913-41, 5 p.c	7,387 10	7,387 10
Twp. of Chinguacousy, Ont., 1913-21, 5 p.c	6,614 86	6,614 86
Twp. of York, Ont., 1913-26, 5 p.c	6,389 50	6,389 50
Twp. of Scarboro, Ont., 1935-40, 4½ p.c	5,066 37	5,066 37
Twp. of Huron (Ont. W. Shore El. Ry.), 1938, 5 p.c	5,000 00	5,381 00
Twp. of Ashfield (Ont. W. Shore El. Ry.), 1938, 5 p.c	5,000 00	5,381 00
Twp. of Thorold, Ont., 1913-26, 5 p.c	4,577 57	4,651 40
Twp. of Maidstone, Ont., 1913-19, 5 p.c	4,091 47	4,166 65
Twp. of Thurlow, Ont., 1913-18, 5 p.c	4,069 15	4,135 05
Twp. of Finch, Ont., 1913-20, 5 p.c	3,237 81	3,270 80
Twp. of Ellice, Ont., 1913-16, 4½ p.c	3,791 05	3,747 10
Twp. of Maidstone, Ont., 1913-20, 5 p.c	3,554 12	3,590 30
Twp. of York, Ont., 1913-22, 5 p.c	3,516 19	3,681 95
Twp. of Sheffield, Ont., 1913-31, 5 p.c	3,394 20	3,394 20
Twp. of Maidstone, Ont., 1913-21, 5 p.c	3,189 42	3,189 42
Twp. of Harwick, Ont., 1913-24, 5 p.c	3,244 85	3,291 10
Twp. of Marlboro, Ont., 1913-24, 5 p.c	3,205 29	3,427 67

SESSIONAL PAPER No. 8

THE NATIONAL LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

Bonds owned by the company—*Continued.*

	Par value	Book value.
Twp. of Hullett, Ont., 1913–25, 4 p.c.	$ 2,939 08	$ 2,920 78
Twp. of Collingwood, Ont., 1913–21, 5 p.c.	2,853 65	2,885 70
Twp. of Gosfield North, Ont., 1913–18, 5 p.c.	2,811 17	2,880 02
Twp. of Thorah, Ont., 1913–30, 5 p.c.	2,828 88	2,885 00
Twp. of Kincardine, Ont., 1913–25, 4½ p.c.	2,705 00	2,664 00
Twp. of Goulbourne, Ont., 1913–26, 5 p.c.	2,670 20	2,670 20
Twp. of Sandwich West, Ont., 1913–26, 5 p.c.	2,608 98	2,651 20
Twp. of Dover, Ont., 1913–19, 5 p.c.	2,542 50	2,565 80
Twp. of East Zorra, Ont., 1913–21, 4 p.c.	2,482 19	2,372 96
Twp. of Euphrasia, Ont., 1913–25, 4½ p.c.	2,434 36	2,397 60
Twp. of Cumberland, Ont., 1913–23, 5 p.c.	2,323 05	2,417 30
Twp. of Morris, Ont., 1913–26, 4½ p.c.	2,299 59	2,299 59
Twp. of Sarawak, Ont., 1914–30, 4½ p.c.	2,250 00	2,250 00
Twp. of Grey, Ont., 1913–26, 4 p.c.	2,147 53	2,147 53
Twp. of East Wawanosh, Ont., 1913–27, 5½ p.c.	2,099 86	2,285 80
Twp. of Floss, Ont., 1913–24, 4 p.c.	1,925 27	1,818 12
Twp. of Gosfield North, Ont., 1913–19, 5 p.c.	1,686 73	1,709 80
Twp. of Elma, Ont., 1913–15, 4½ p.c.	1,665 66	1,643 21
Twp. of Sandwich West, Ont., 1913–19, 5 p.c.	1,627 82	1,673 00
Twp. of Clinton, Ont., 1913–22, 5 p.c.	1,600 00	1,600 00
Twp. of Rochester, Ont., 1913–20, 5 p.c.	1,541 80	1,557 45
Twp. of Gosfield North, Ont., 1913–19, 5 p.c.	1,510 82	1,531 60
Twp. of Grey, Ont., 1913–26, 4 p.c.	1,376 12	1,376 12
Twp. of Mountain, Ont., 1913–15, 5 p.c.	1,360 39	1,360 39
Twp. of East Zorra, Ont., 1913–21, 4 p.c.	1,306 03	1,248 56
Twp. of Tilbury East, Ont., 1913–15, 5 p.c.	1,178 10	1,178 10
Twp. of Adjala, Ont., 1913–25, 5 p.c.	1,176 45	1,212 68
Twp. of Marlboro, Ont., 1913–25, 5 p.c.	1,162 08	1,162 35
Twp. of Roxborough, Ont., 1913–23, 5 p.c.	1,062 72	1,076 80
Twp. of Proton, Ont., 1913–17, 5 p.c.	896 50	915 41
Twp. of Adjala, Ont., 1913–20, 5 p.c.	920 68	947 58
Twp. of Roxborough, Ont., 1913–4, 5 p.c.	686 34	687 50
Twp. of Hibbert, Ont., 1913–5, 5 p.c.	598 00	598 00
Twp. of Dover, Ont., 1913–17, 5 p.c.	570 17	573 30
Twp. of West Zorra, Ont., 1913–20, 5 p.c.	533 34	538 80
Twp. of Chatham, Ont., 1913–14, 5 p.c.	443 17	446 30
Twp. of Roxborough, Ont., 1913–4, 5 p.c.	405 95	406 67
Twp. of Gosfield North, Ont., 1913–14, 5 p.c.	360 57	362 50
Twp. of Tilbury East, Ont., 1913–15, 5 p.c.	290 90	290 90
Twp. of Tilbury East, Ont., 1913–15, 5 p.c.	159 10	159 10
S. D. 905, Dauphin, Man., 1929, 5 p.c.	6,000 00	6,201 00
S. D. North Battleford (R.C.S.S.), 1933–42, 6 p.c.	5,333 30	5,692 90
S. D. 232, Minnedosa, Man., 1928, 5 p.c.	5,000 00	5,280 85
S. D. 159, Yorkton, Sask., 1921–2, 5 p.c.	5,000 00	4,953 55
S. D. 91, Rosebank, Man., 1913–25, 5 p.c.	4,600 00	4,788 15
S. D. 30, Sturgeon Creek, 1913–25, 6 p.c.	4,300 00	4,779 16
S. D. 1507, Gunton, Man., 1914–30, 5½ p.c.	4,250 00	4,393 67
S. D. 1228, Darlingford, Man., 1913–31, 6 p.c.	2,918 40	3,036 00
S. D. 2659, Netherhill, Sask., 1913–31, 6 p.c.	2,850 00	2,950 74
S. D. 357, Montgomery, Man., 1913–22, 6 p.c.	2,500 00	2,500 00
S. D. 1006, Glenella, Man., 1913–30, 6 p.c.	2,250 00	2,326 70
S. D. 15, East Poplar Point, Man., 1913–22, 6 p.c.	1,500 00	1,500 00
S. D. 415, Ladstock, Sask., 1913–22, 6 p.c.	1,200 00	1,200 00
S. D. 1626, Light, Man., 1913–22, 6 p.c.	1,200 00	1,200 00
S. D. 1624, Slewana, Man., 1913–22, 6 p.c.	1,200 00	1,200 00
S. D. 2602, Galabank, Sask., 1913–21, 6 p.c.	1,080 00	1,080 00
S. D. 2067, Stainsleigh, Alta., 1913–21, 6¼ p.c.	1,080 00	1,091 00
S. D. 2785, Arborfield, Sask., 1913–22, 6 p.c.	1,000 00	1,000 00
S. D. 1575, Macross, Man., 1913–22, 6 p.c.	1,000 00	1,000 00
S. D. 1574, Leblanc, Man., 1913–22, 6 p.c.	1,000 00	1,000 00
S. D. 1054, Arnes South, Man., 1913–22, 6 p.c.	1,000 00	1,000 00
S. D. 1582, Menisino, Man., 1913–22, 6 p.c.	1,000 00	1,000 00
S. D. 1563, Pioneer, Man., 1913–22, 6 p.c.	1,000 00	1,000 00
S. D. 1992, Cut Knife, Sask., 1913–18, 8 p.c.	960 00	1,023 70
S. D. 2588, Almond, Sask., 1914–32, 6 p.c.	950 00	950 00
S. D. 2071, Lost River, Sask., 1913–18, 8 p.c.	900 00	968 50
S. D. 1546, Brookside, Man., 1913–21, 6 p.c.	900 00	900 00
S. D. 2635, Melrose, Sask., 1913–21, 6 p.c.	900 00	900 00
S. D. 106, Willoughby, Sask., 1913–21, 6 p.c.	900 00	900 00
S. D. 1094, Donald, Man., 1913–21, 6 p.c.	900 00	900 00

THE NATIONAL LIFE OF CANADA—*Continued.*

ASSETS—*Concluded.*

Bonds owned by the company—*Concluded.*

	Par value	Book value.
S. D. 224, Chelton, Sask., 1913-19, 6 p.c.	$ 840 00	$ 914 25
S. D. 2046, Willow Creek, Sask., 1913-18, 7 p.c.	810 00	846 95
S. D. 1913, Jeshurum, Sask., 1913-28, 8 p.c.	800 00	849 84
S. D. 2064, Coulson, Sask., 1913-18, 8 p.c.	720 00	739 93
S. D. 2028, Green Valley, Sask., 1913-18, 8 p.c.	720 00	774 80
S. D. 2070, Zelma, Sask., 1913-18, 8 p.c.	720 00	774 80
S. D. 2088, Luton, Sask., 1913-18, 8 p.c.	720 00	774 80
S. D. 2039, Gledhow, Sask., 1913-18, 8 p.c.	720 00	774 80
S. D. 1553, Hayland, Man., 1913-21, 6 p.c.	720 00	720 00
S. D. 1054, Reykjavik, Man., 1913-21, 6 p.c.	720 00	720 00
S. D. 2102, Pretty Lake, Sask., 1913-18, 8 p.c.	600 00	645 65
S. D. 2062, Wallhalla, Sask., 1913-18, 8 p.c.	480 00	511 80
Total par and book values	$ 1,276,674 24	$ 1,300,295 49

Carried out at book value		$ 1,300,295 49

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
560 shares Imperial Bank stock	$ 56,000 00	$ 124,400 00	$ 127,960 00
138 shares Toronto Consumers' Gas	6,900 00	14,378 33	13,110 00
60 shares Bank of Toronto	6,000 00	13,517 50	12,540 00
33 shares Royal Bank of Canada	3,300 00	7,480 00	7,359 00
35 shares Dominion Bank	3,500 00	8,538 00	8,225 00
Total par, book and market values	$ 75,700 00	$ 168,313 83	$ 169,194 00

Carried out at book value		168,313 83
Cash at head office, $8,908.79; with agents and at branch offices, $4,763.24		13,672 03
Cash in banks:—		
Royal Bank of Canada, Toronto	$ 2,978 93	
Standard Bank, Toronto	700 91	
Total cash in banks		3,679 84
Total ledger assets		$ 1,911,194 89

OTHER ASSETS.

Market value of stocks, and real estate over book value		49,142 65
Due from other companies for losses and claims on the company's policies reinsured		2,500 00
Office furniture and supplies		11,561 08
Interest due on policy loans and on liens on policies, $3,064.19; and accrued, $1,414.15		22,478 34
Rents due and accrued		250 00

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 27,934 04	$ 44,601 83
Deduct commission payable thereon	6,983 52	688 31
Net premiums due and uncollected	$ 20,950 52	$ 43,913 52
Net deferred premiums on policies in force (taken at 75 and 98 per cent. of gross)	2,953 98	28,335 85
	$ 23,904 50	$ 72,249 37

Net outstanding and deferred premiums		96,153 87
Total assets		$ 2,093,280 83

THE NATIONAL LIFE OF CANADA—*Continued.*

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, &c. in force	$ 1,838,341 00	
Deduct value of policies reinsured in other companies	85,253 00	
Net reinsurance reserve	$ 1,753,088 00	
Deduct amount of allowance permitted by Insurance Act	86,873 00	
*Net reinsurance reserve, less deduction		$ 1,666,215 00
Present value of amounts not yet due on matured instalment policies		2,075 00
Total amount of unsettled death claims		14,420 00
Due on account of office and other expenses, $500; medical fees, $1,500		2,000 00
Interest on policy loans paid in advance		6,151 73
Overdraft Imperial Bank, Toronto		18,225 98
Provincial, municipal and other taxes due and accrued		3,765 52
Balance of shareholders' account		46,267 09
Total liabilities		$ 1,759,120 32
Excess of assets over liabilities		$ 334,160 51
Capital stock paid up in cash		250,000 00
Surplus above all liabilities and capital, (policyholders' surplus, including $74,647, surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911)		$ 84,160 51

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account, Dec. 31, 1911		$ 77,547 15
Interest added during the year		14,325 60
Shareholders' proportion of profits		1,567 34
Total		$ 93,440 09
Dividends paid shareholders ($25,000 of which was applied on uncalled capital)	$ 43,000 00	
Loss on non-participating business	4,173 00	
		47,173 00
Balance shareholders' account, Dec. 31, 1912		$ 46,267 09

(Policyholders receive 90 per cent of the distributive share of surplus and shareholders 10 per cent.)

INCOME.

Cash received for first year premiums	$ 190,242 10		
Less premiums paid for reinsurance	26,505 74		
Total net income from first year premiums		$ 163,736 36	
Cash received for renewal premiums	$ 372,026 96		
Less premiums paid for reinsurance	27,198 72		
Total net income from renewal premiums		344,828 24	
Net premium income			$ 508,564 60

*Computed by the Department, basis being Om (5) 4% for policies issued prior to Jan. 1, 1900, and Om (5) 3½% for policies issued since Dec. 31, 1899.

THE NATIONAL LIFE OF CANADA—*Continued.*

INCOME—*Concluded.*

Cash received for interest		$ 60,354 50
Cash received for dividends on stocks		8,371 16
Amount received for rent (net)		8,184 89
Net cash received as profit on securities actually sold		773 60
Total		$ 586,248 75
Received for calls on capital		25,000 00
Total income		$ 611,248 75

EXPENDITURE.

Cash paid for death losses	$ 59,195 12	
Payments on matured instalment policies	250 00	
Total	$ 59,445 12	
Deduct amount received from other companies for reinsured death claims	5,000 00	
Net amount paid for death claims (of which $7,540 accrued in previous years)		$ 54,445 12
Cash paid for matured endowments		1,235 00
Cash paid to annuitants		35 36
Cash paid for surrendered policies		13,995 48
Cash dividends paid to policyholders		399 76
Total amount paid to policyholders		$ 70,110 72
Cash paid to stockholders for interest or dividends		43,000 00
Cash paid for taxes, licenses, fees or fines		7,516 59
Cash paid for investment expenses (commissions)		1,201 12
Head office salaries, $34,677.61; do., travelling expenses, $638.50; directors' fees, $3,350; auditors' fees, $600; actuarial fees, $750		40,016 11
Commissions, first year, $88,293.38; do., renewals, $7,327.25; agency salaries, $21,149.82; agency travelling expenses, $7,548.61; agency branch office expenses, rent, &c., $11,272.64; commissions advanced to agents, $1,751.92		137,343 62
All other expenses, viz.:—Advertising, $5,537.62; exchange, $225.59; express, telegrams and telephones, $1,331.04; legal expenses, $1,384.02; medical fees, $10,941.55; office furniture, $3,064.20; postage, $540; printing and stationery, $1,240.03; head office fuel, light and rent, $4,050.18; general expenses, $1,060.33; guarantee bond premiums, $246.67		29,621 23
Total expenditure		$ 328,809 39

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets, December 31, 1911	$ 1,610,529 55
Amount of cash income as above	611,248 75
Total	$ 2,221 778 30
Amount of expenditure as above	328,809 39
Balance, net ledger assets, ($1,911,194·89, less $18,225·98 overdraft Imperial Bank) at December 31, 1912	$ 1,892 968 91

(The average rate of interest earned upon these invested assets, during 1912, was 4·75 per cent.)

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THE NATIONAL LIFE OF CANADA—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for in cash	1,917	
Amount of said policies		$ 5,379,250 00
Amount of said policies reinsured in other licensed companies		1,094,550 00
Number of policies become claims during the year	46	
Amount of said claims (less $7,500 reinsured)		70,544 00
Number of policies in force at date	9,109	
Amount of said policies	$18,403,126 60	
Bonus additions thereto	105 40	
Total	$18,403,232 00	
Amount of said policies reinsured in other licensed companies in Canada	2,205,903 00	
Net amount in force at December 31, 1912		16,197,329 00
Life Annuities in force 1—Annual payments thereunder		35 36

EXHIBIT OF POLICIES.

Policies in force at December 31, 1911—

	No.	Amount.		
Whole life	6,028	$10,147,600 00		
Endowment	1,501	1,978,215 00		
Term and all other	597	2,327,946 00		
Bonus additions		105 40		
			8,126	$14,453,866 40
New policies issued:—				
Whole life	1,693	$4,415,561 60		
Endowment	344	691,657 00		
Term and all other	211	1,239,500 00		
			2,248	6,346,718 60
Old policies revived			17	59,011 00
Old, changed and increased			30	162,563 00
Total			10,421	$21,022,159 00
Deduct terminated			1,312	2,618,927 00
Policies in force at December 31, 1912:—				
Whole life	6,835	$13,035,621 60		
Endowment	1,631	2,386,287 00		
Term and all other	643	2,981,218 00		
Bonus additions		105 40		
			9,109	$18,403,232 00

DETAILS OF POLICIES TERMINATED.

Policies terminated by death	44	$ 76,809 00	
" " maturity	2	1,235 00	
" " expiry	88	227,000 00	
" " surrender	147	214,505 00	
" " lapse	926	1,600,045 00	
" " change and decrease	30	152,833 00	
" " not being taken	75	346,500 00	
Total terminated	1,312	$ 2,618,927 00	

THE NATIONAL LIFE OF CANADA—*Continued.*

DETAILS OF RE NSURANCES.

Whole life	177	$ 1,162,353 00
Endowment	15	52,550 00
Term and all other	118	991,000 00
	310	$ 2,205,903 00

*STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit—			
Life	5,560	$ 9,952,704	$ 853,745
Endowments	1,406	1,921,695	515,746
Term, &c.	32	61,000	2,391
Bonus additions		105	56
Additional reserves on policies with premiums below 102·5 per cent of Om (5) net premiums			49
Totals	6,998	$ 11,935,504	$ 1,371,987
Less reinsured		690,107	30,554
Net	6,998	$ 11,245,397	$ 1,341,433
Without-Profit—			
Life	1,272	$ 3,076,094	$ 368,467
Endowments	225	461,592	55,128
Term, &c.	613	2,923,718	31,975
Additional reserves on policies with premiums below 102·5 per cent of Om (5) net premiums			10,281
Totals	2,110	$ 6,461,404	$ 465,851
Less reinsured		1,517,382	54,699
Net	2,110	$ 4,944,022	$ 411,152
Grand Totals	9,108	$ 16,189,419	$ 1,752,585

LIFE ANNUITIES.

	No.	Yearly Amount Payable.	Reserve.
Arising out of Life Assurance contracts	1	$ 35 36	$ 503

Miscellaneous Statement.

1. Assurances were valued individually. There is only one annuity.

2. The valuation age for assurances was age next birthday; for the annuity age last birthday.

3. (*a*) Policies, issued on lives resident in tropical countries and at rates of premiums greater than the regular Canadian rates, have a reserve of $1\frac{1}{2}$ times the ordinary Hm $3\frac{1}{2}$ per cent values, and policies issued on lives resident in sub-tropical countries and at rates of premiums greater than the regular Canadian rates, have a reserve $1\frac{1}{4}$ times the same values.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

*The above actuarial statement was made up by the Department from the policy lists furnished by the Company, the valuation being on the statutory basis.

THE NATIONAL LIFE—*Continued.*

Miscellaneous Statement—*Concluded.*

(*c*) In the valuation of policies providing for payments at death during certain periods of an amount less than the full amount of insurance, the full reserve is maintained.

(*d*) Policies issued at a fixed extra premium were valued at the regular rate of premium.

(*e*) There is no special reserve for policies providing for disability benefits.

4. The surrender values and surplus allotted under tropical and sub-tropical policies are the same as under policies at ordinary rates.

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 4.75 per cent.

7. DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

The shareholders are credited with interest upon the paid-up capital stock and shareholders' funds at the average net rate of interest earned during the year, the profits from the non-participating business, and 10 per cent of the profits from the participating business. The policyholders are entitled to 90 per cent of the profits from the participating policies.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

The shares of surplus for each year as of Dec. 31, 1911 were increased by one year's interest at an effective rate of 4·735 per cent. The new surplus available or policyholders has been apportioned in relation to the loadings received during the year and the reserve value on policies remaining in force at Dec. 31, 1912. The surplus earnings permitted of an allotment of 100 per cent of the participating loadings of the year, as well as an interest margin of $1\frac{1}{4}$ per cent on the reserve. A mortality of $9,000 was assumed in respect of 1911 business.

With-Profit Policies.

Deferred Dividend Policies issued prior to Januray 1, 1911, and amount of profits contingently apportioned thereto.

Year of issue.	Amount in force.	Profits contingently apportioned.
1899 and earlier	$ 234,615	$ 7,547
1900	425,890	12,257
1901	396,791	10,685
1902	339,570	7,286
1903	339,680	6,918
1904	333,350	5,270
1905	281,271	3,731
1906	346,792	3,766
1907	486,180	4,280
1908	569,500	4,235
1909	795,630	5,204
1910	1,806,350	3,468
Totals	$ 6,355,619	$ 74,647

THE NATIONAL LIFE OF CANADA—*Continued.*

WITH-PROFIT POLICIES—*Concluded.*

Deferred Dividend Policies issued subsequent to December 31, 1910, and amount of profits credited to such policies.

Year of issue.	Amount in force.	Profits credited.
1911	$ 1,696,488	Nil.
1912	2,592,240	Nil.
Totals	$ 4,288,728	Nil.

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS OUTSIDE OF CANADA.

Loans on policies, &c	$	98 00
Net amount of premiums outstanding and deferred:—		
On new business, $191.46; on renewals, $296.50		487 96
Total assets outside of Canada	$	585 96

LIABILITIES OUTSIDE OF CANADA.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force ($290.21 deduction)	$	6,231 79
Total liabilities outside of Canada	$	6,231 79

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for first year premiums	$	90 70
Cash received for renewal premiums		2,505 83
Total net premium income outside of Canada	$	2,596 53

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA—NIL.

MISCELLANEOUS—OUTSIDE OF CANADA.

Number of new policies taken during the year and paid for in cash	1		
Amount of said policies		$	2,000 00
Number of policies in force at date	59		
Net amount in force at December 31, 1912			60,250 00

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THE NATIONAL LIFE OF CANADA—*Concluded.*

EXHIBIT OF POLICIES (OUTSIDE OF CANADA).

Policies in force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life	45	$ 42,750		
Endowment	31	34,000		
			76	$ 76,750 00
New policies issued (endowment)			4	7,000 00
Changed			1	2,000 00
Total			81	$ 85,750 00
Deduct policies terminated (by lapse 21 for $23,500; by change and decrease 1 for $2,000)			22	25,500 00

Policies in force at end of year:—

Whole life	34	$ 29,250		
Endowment	25	31,000		
			59	$ 60,250 00

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—A. M. JOHNSON. | Secretary—ROBERT D. LAY.

Principal Office—Chicago, Ill.

Chief Agent in Canada—PAUL P. POWIS. | Head Office in Canada—Hamilton, Ont.

(Incorporated, July 25, 1868. Reincorporated under the Laws of Illinois, March 3, 1904. Commenced business in Canada, June 11, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$	500,000

ASSETS IN CANADA.

City of Winnipeg school bonds, 1929 and 1933, 4½ and 4 p.c. in deposit with the Receiver General, par value $60,000 market value	$	57,400 00
Interest accrued		633 33
Net uncollected premiums		18 18
Total assets in Canada	$	58,051 51

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$	27,080 00
Total net liabilities to policyholders in Canada	$	27,080 00

INCOME IN CANADA.

Premiums received in cash during the year on life policies	$	298 40
Total income in Canada	$	298 40

*Reserve based upon Institute of Actuaries' HM. Table of Mortality, with 4 per cent interest.

NATIONAL LIFE OF THE UNITED STATES OF AMERICA—*Concluded.*

EXPENDITURE IN CANADA.

Cash paid for death claims	$	4,500 00
Cash paid for surrendered policies		1,100 00
Cash paid for commissions, salaries and other expenses of officials		35 27
Total expenditure in Canada	$	5,635 27

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	3	
Amount of said claims	$	4,500 00
Number of policies in force in Canada at date	57	
Total net amount in force at December 31, 1912		39,408 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year, whole life	62	$	45,008 00
Deduct terminated by death and surrender (2)	5		5,600 00
In force at end of year, whole life	57	$	39,408 00

NEW YORK-LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—DARWIN P. KINGSLEY. | Secretary—SEYMOUR M. BALLARD.

Principal Office—346 and 348 Broadway, New York.

Chief Agent in Canada—P. V. RAVEN. | Head Office in Canada—Montreal.

(Incorporated, May 21, 1841. By an Act of the Legislature of the Province of Quebec, (chapter 64 of the Statutes of 1887) the Company obtained power to purchase and hold real estate in that province, and by chapter 134 of the Statutes of Ontario, 1890, the Company obtained power to invest a portion of its funds in mortgages on real estate and leasehold estate within Ontario and in other securities within the province and to acquire real estate within the province for the purposes of its business. Commenced business in Canada in about 1868).

No Capital.

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens		$ 1,205,000 00
Amount of loans to Canadian policyholders on the company's policies assigned as collaterals		2,368,692 67
Premium obligations on Canadain policies in force		64,710 84

Bonds and debentures, viz.:—

Deposited with Receiver General.	Par value.	Market value.
Commonwealth of Massachusetts, 1939, 3 p.c.	$ 1,510,000 00	$ 1,245,150 00
Canadian Northern Railway 4 per cent bonds, 1929 and 1930	2,919,986 67	2,845,770 32
City of Quebec, 1930-1933, 3½ per cent	695,000 00	621,606 25
Prov. of Ontario, 1936, 3½ per cent	50,000 00	46,250 00
City of Quebec, 1914 and 1922, 4½ per cent	194,000 00	195,682 50
Manitoba and Southeastern Railway first mortgage guaranteed bonds, 1929, 4 per cent	199,530 60	194,791 75
City of Toronto, 1913 and 1914, 3½ per cent	635,000 00	626,275 00
Town of Maisonneuve, 1951, 4½ per cent	243,333 33	237,858 33
City of Montreal, 1944, 4 per cent	100,000 00	94,125 00
City of North Vancouver, 1944, 4 per cent	100,000 00	100,000 00
City of St. Boniface, 1931, 5 per cent	99,766 67	104,380 88
Town of Galt, 1931, 4½ per cent	49,000 00	49,000 00
City of Hamilton, 1932, 4 p.c.	500,000 00	475,000 00
Held by Canadian Trustees in accordance with the Insurance Act.		
West Shore R. R. 4 per cent bonds, 2361	720,000 00	700,200 00
Chicago and Northwestern general gold bonds, 3½ per cent of 1987	1,000,000 00	835,000 00
Union Pacific Railway, and L. G., 1st 4's., 1947	600,000 00	591,750 00
Chicago, Mil. and St. Paul, general mortgage bonds, 3½ p.c., 1989	660,000 00	552,750 00
City of Quebec, 1922, 4½ p.c.	6,000 00	6,067 50
Town of Maisonneuve, 1951, 4½ p.c.	31,633 33	30,921 58
Total par and market values	$10,313,250 60	$ 9,552,579 11

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NEW-YORK LIFE—*Continued.*

ASSETS—*Concluded.*

Carried out at market value		$ 9,552,579 11
Cash at branch offices in Canada		1,292 35
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 90,744 63	
Branch offices bank balances	2,327 90	
Total carried out		93,072 53
Interest accrued		148,604 35
Amounts due from agents		124 64

	New.	Renewals.
Gross premiums due and uncollected on Canadian policies in force	$ 813 52	$ 119,868 68
Deduct commissions payable thereon (estimated)	406 76	5,993 43
Net outstanding premiums	$ 406 76	$ 113,875 25
Net deferred premiums (taken at 75 p.c. of gross).	8,352 75	36,569 25

Net outstanding and deferred premiums		159,204 01
Total assets in Canada		$13,593,280 50

LIABILITIES IN CANADA.

Amount computed or estimated upon the statutory basis to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force with additional reserves voluntarily maintained to bring the total reserves up to the net values by the Company's basis of valuation	$12,959,962 00	
Deduct value of policies reinsured	3,423 00	
*Net reinsurance reserve		$12,956,539 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		72,408 99
Claims for death losses, unadjusted ($109.54 of which accrued in previous years)		84,777 29
Death claims resisted—in suit		15,540 00
Claims for matured endowments, due and unpaid ($1,750.94 accrued in previous years)		13,106 69
Annuity claims due and unpaid		303 03
Dividends on bonuses to Canadian policyholders, due and unpaid		6,670 98
Paid in advance: Premiums, $12,218.08; interest, $56,327.88		68,545 96
Provincial, municipal or other taxes due and accrued		308 98
Advance due to agents		24,812 63
†Total net liabilities to policyholders in Canada		$13,243,013 55

(Amount of surplus contingently apportioned to Deferred Dividend policies issued in Canada prior to 1907, $2,266,407.)

*Assurances, except those on impaired lives and partially impaired lives, are valued on the American Table of Mortality and 3% interest. Assurances on impaired lives are valued on the Double American Table of Mortality and 3% interest, and on partially impaired lives on the Sesqui American Table of Mortality and 3% interest. Annuities are valued on McClintock's Annuity Tables and 3% interest.

†Of these liabilities $308,793.06, apply to policies issued in Canada prior to March 31, 1878.

NEW-YORK LIFE—*Continued.*

INCOME IN CANADA.

Total net income from first year premiums		$ 315,093 21	
Cash received for renewal premiums	$ 1,701,603 14		
Renewal premiums paid by dividends	75,060 20		
Total	$ 1,776,663 34		
Less premiums paid for reinsurance	128 80		
Total net income from renewal premiums		1,776,534 54	
Total net income from life annuity premiums ($1,181.24 of which is for annual premiums)		1,364 96	
Total net premium income			$ 2,092,992 71
Cash received for interest on investments			509,442 78
Total income in Canada			$ 2,602 435 49

EXPENDITURE IN CANADA.

Cash paid for death losses, including $5,785.99, reversionary bonuses, ($80,019.51 accrued previous years)		$ 620,504 99	
Cash paid for matured endowments, including $34.48, reversionary bonuses		167,565 48	
Total net amount paid for death claims and matured endowments			$ 788,070 47
Cash paid to annuitants			12,115 47
Cash paid for surrendered policies			324,944 85
Cash dividends paid to Canadian policyholders			205,380 72
" applied in payment of premiums			75,060 20
Total net amount paid to policyholders			$ 1,405,571 71
Commissions, first year, $155,604.95; commissions, renewals, $67,-048.23; agency salaries, $34,969.92; agency travelling expenses, $10,862.18; total, $268,485.28; less advanced commissions returned, $364.06			268,121 22
Cash paid for licenses, taxes, fees or fines			24,846 75
Miscellaneous payments, viz.:—Rent, fuel and light, $8,375.21; stationery, printing, &c., $855.70; postage, $3,378.15; legal expenses, $502.70; exchange, $487.45; medical fees, $18,-996.01; office furniture, $924.31; sundry expenses, $1,913.72; express, telegrams, &c., $1,151.85; advertising, $150.53			36,735 63
Total expenditure in Canada			$ 1,735,275 31

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	4,041	
Amount of said policies		$ 9,216,568 00
Number of policies become claims during the year	407	
Amount of said claims		807,013 00

NEW-YORK LIFE—*Continued.*

MISCELLANEOUS, IN CANADA—*Concluded.*

Number of policies in force at date	31,847	
Amount of said policies	$ 58,910,142	
Bonus additions thereto	209,159	
Total	$ 59,119,301	
Amount of said policies reinsured in other licensed companies in Canada	7,000	
Net amount in force in December 31, 1912		$59,112,301 00
Number of life annuities in force	137	
Amount of annual payments thereunder		44,119 00

EXHIBIT OF ANNUITIES (CANADIAN BUSINESS).

	Life Annuities proper.		*Life Annuities arising out of Life Assurance contracts.*	
	No.	Annual payments.	No.	Annual payments.
At end of previous year	75	$ 42,339	51	$ 1,291
New annuities	15	11,860	9	133
Total	90	$ 54,199	60	$ 1,424
Terminated by death	1	$ 300	3	$ 104
" otherwise	9	11,100	.....	.....
Total	10	$ 11,400	3	$ 104
In force December 31, 1912	80	$ 42,799	57	$ 1,320

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	22,727	$ 41,978,919		
Endowments	6,251	9,641,863		
Term and all other	914	2,320,907		
Bonus additions		171,616		
			29,892	$54,113,305 00
New policies issued:—				
Whole life	3,229	$ 7,959,400		
Endowments	772	1,015,500		
Term and all other	40	186,000		
Bonus additions		55,668		
			4,041	9,216,568 00
Old policies revived			80	155,030 00
Old, changed and increased				94,245 00
Total			34,013	$63,579,148 00
Deduct terminated			2,166	4,459,847 00
Policies in force December 31, 1912:—				
Whole life	24,382	$ 46,644,827		
Endowments	6,564	9,965,188		
Term and all other	901	2,300,127		
Bonus additions		209,159		
			31,847	$59,119,301 00

NEW-YORK LIFE—*Continued.*

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses, $6,210)	277	$ 627,790 00
" maturity (including bonuses, $423)	130	179,223 00
" expiry	154	391,216 00
" surrender (including bonuses, $11,492)	573	829,400 00
" lapse	1,032	2,341,276 00
change and decrease		90,942 00
Total terminated (including bonuses, $18,125)	2,166	$ 4,459,847 00

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

Policies in force at beginning of year (including bonus additions, $39,364)	197	$ 425,164 00
Policies revived or increased during the year (including bonus additions, $840)	2	10,940 00
Policies terminated (including bonus additions, $3,622)	13	35,522 00
Policies in force at date of statement (including bonus additions, $36,582)	186	400,582 00

STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES.

With-Profit.	No.	Amount.	Reserve.
Life	24,277	$ 46,349,327	$ 8,358,765
Endowments	6,556	9,950,388	4,156,266
Term, etc.	898	1,510,000	55,465
Bonus additions		209,159	137,013
Premium reductions		787,127	.....
Totals	31,731	$ 58,806,001	$ 12,707,509

Without-Profit.	No.	Amount.	Reserve.
Life	105	$ 295,500	$ 69,757
Endowments	8	14,800	5,481
Term	3	3,000	16
Totals	116	$ 313,300	$ 75,254
Grand totals	31,847	$ 59,119,301	$ 12,782,763

LIFE ANNUITIES—CANADIAN.

	No.	Yearly Amount Payable.	Reserve.
Arising out of Life Assurance contracts	57	$ 1,320 00	$ 11,440
Life Annuities proper	80	42,799 00	165,759
Totals	137	$ 44,119 00	$ 177,199

MISCELLANEOUS STATEMENT.

1. Policies were valued in groups.

2. The valuation age is the age at entry (taken as the age at the nearest birthday at the start of the assurance or assurances, and the age at last birthday on annuities) increased by the number of full years having elapsed between the calendar year of issue and the calender year when the reserve is computed plus half a year.

3. (*a*) Policies issued at premiums corresponding to ages higher than the true ages were valued at the higher ages.

NEW-YORK LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Continued.*

3. (*b*) For policies providing for payment at death during certain periods of an amount less than the full amount of insurance, the reserve used was that for a policy with a lien equal to the Company's published single premium for life assurance at the insured's age at issue decreasing each year by the annual premium paid on the basis of the Double American Mortality Table and 3 p. c. interest.

(*c*) For policies issued at a fixed extra premium the age corresponding to the annual premium paid was first ascertained, and the policy was then valued as for that age at entry.

(*d*) Disability benefits were valued at standard adopted by the Insurance Department of State of New York, viz.: Hunter's Disability Tables at 3 p. c. interest.

4. In the case of limited and single premium policies the Company's reserve is the net mean reserve, the future net premium only being valued without any addition for prepaid loading. A reserve of $201,000 is carried for future expenses on all Paid-up Annual Dividend policies issued by the Company.

5. Company is purely mutual; all surplus belongs to policyholders.

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Contribution Annual Dividend Policies.

The Company's rule of apportionment is in accordance with the principles and methods described in a paper by Rufus W. Weeks, entitled 'A practical rule for calculating Annual Dividends', and published in The Transactions of the Actuarial Society of America. On policies completing their first insurance-year in 1912 no dividend was earned or was apportioned by the Company as payable in 1912. On policies completing their second or subsequent insurance-year in 1912, the dividend declared was 98·5 p. c. of the "Normal Renewal Surplus". The "Normal Renewal Surplus" consists of two parts, (1) the year's saving from loading, being the excess of the loading over the expense charge for the year (10·34%), increased by a year's interest, and (2) the year's profit from interest obtained by applying the excess of the net effective rate of interest for the year (4·375%) over 3 p. c. to the mean reserve.

Seven-Year Equalization Policies with yearly Distribution.

"General" Class Policies.

The annual dividend declared in 1911 was 85 p. c. of the "Normal Renewal Surplus", and the annual dividend declared in 1912 was on same basis as in 1911, carried forward one year.

"Select" Class Policies.

The annual dividend was that of the General Class increased by 15 p. c. of the net cost of insurance.

Five-Year Dividend Policies.

The dividend declared in 1912, was equal to the annual dividends for each of the five years that would have been declared had the policies been Annual Dividend policies, accumulated with compound interest at 4 p. c. and with "Benefit of Survivorship."

NEW-YORK LIFE—*Continued.*

Miscellaneous Statement—*Concluded.*

Ten-Year, Fifteen-Year and Twenty-Year Deferred-Dividend-Period Policies.

The dividends declared in 1912 were the excess of the 'Standard Cash Value' of 1912 over the cash value guaranteed in the policy. If the reserve required to be held under the New York State law exceeded the guaranteed cash value, then that reserve was used instead of the guaranteed cash value.

The Tables of "Standard Cash Values" were constructed according to the principles and methods more fully described in a pamphlet published in 1905 and entitled 'True Accounting with Deferred Dividends' by Rufus W. Weeks. A model account is constructed of an assumed valuation group consisting of 10,000 policies issued at the same age and on the same plan. By applying the mortality rate and the discontinuance rate for each policy year, the number paying premiums in each year is ascertained. By applying average expense rates for each policy year the effective premiums received in the group are ascertained. The effective premiums accumulated to the end of the period represent the 'credits' of the group. The death losses paid and the surrender allowances paid (the latter based upon average rates of surrender allowance for each policy year) are also accumulated to the end of the period and represent the 'debits'. The balance of 'credits' over 'debits' is divided by the number of survivors, and the share of each survivor, adjusted in the case of policies that may be continued beyond the period, for the cost of this option, is the "Standard Cash Value."

With-Profit Policies—Canadian Business.

Deferred Dividend policies issued prior to 1907 and amount of profits contingently apportioned thereto.

Year of issue.	Amount in force.	Profits contingently apportioned.
1885	$ 25,500	$ 1,344
1886	114,500	5,457
1887	85,500	1,026
1888	79,000	7,497
1889	22,000	924
1890	48,000	1,475
1891	121,500	1,299
1892	215,000	1,093
1893	1,290,500	277,232
1894	863,900	135,490
1895	758,400	107,864
1896	825,900	108,174
1897	1,098,500	124,629
1898	1,497,200	172,616
1899	2,030,700	202,884
1900	2,084,800	185,306
1901	2,298,300	174,886
1902	3,161,200	196,431
1903	3,746,000	199,329
1904	4,130,000	166,221
1905	3,274,300	105,617
1906	2,006,000	49,613
Totals	$ 29,776,700	$ 2,226,407

NEW-YORK LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income	$85,941,784 05
Consideration for supplementary contracts not involving life contingencies	202,262 08
Interest and discount on claims paid in advance	30,956,890 36
Rent	813,216 78
Gross profit on sale or maturity of ledger assets	411,036 08
Gross increase by adjustment in book value of ledger assets	258,432 81
Dividends left with the company to accumulate at interest	70,856 18
Commissions advanced in previous years, now refunded	37,037 45
Policy fees	49,045 08
Doubtful debts recovered	897 46
Bonuses	9,758 25
Allowance made by the Government of Italy in the transfer of the Company's Italian business for acquisition expenses not yet matured and for the value of said business	492,150 00
Total income	$119,243,366 58

DISBURSEMENTS.

Net amount paid for losses and matured endowments	$31,955,791 29
For annuities involving life contingencies	1,570,502 77
Surrender values paid in cash or applied in liquidation of loans or notes	12,878,429 24
Surrender values applied to pay renewal premiums	81,147 56
Dividends paid policyholders in cash or applied in liquidation of loans or notes	6,829,779 56
Dividends applied to pay renewal premiums	3,524,055 10
Dividends applied to purchase paid up additions and annuities	1,011,995 52
Dividends left with the company to accumulate at interest	70,856 18
Paid Government of Italy on account of Reserve Surplus on policies transferred to Government	3,627,663 21
Expense of investigation and settlement of policy claims (including $35,748.98 for legal expenses)	43,974 38
Paid for claims on supplementary contracts not involving life contingencies	214,007 77
Dividends and interest thereon, held on deposit, surrendered during the year	17,238 69
Commissions to agents	5,411,742 00
Compensation of managers and agents not paid by commission, for services in obtaining new insurance	34,952 96
Agency supervision and travelling expenses of supervisors	1,100,459 06
Branch office expenses including salaries of managers and clerks	1,090,054 35
Medical examiners' fees and inspection of risks	442,020 12
Salaries and all other compensation of officers, directors, trustees and home office employees	1,639,222 64
Rent	556,520 56
Repairs and expenses on real estate	222,236 23
Taxes on real estate	141,838 18

NEW-YORK LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Continued.*

DISBURSEMENTS—*Concluded.*

State taxes on premiums, Insurance department licenses and fees	$ 835,191 18
All other licenses, fees and taxes	381,518 54
Paid agents under Nylic contracts	449,921 03
Gross loss on sale or maturity of ledger assets	57,995 97
Gross decrease by adjustment in book value of ledger assets	1,973,556 26
All other disbursements	885,656 15
Total disbursements	$77,048,326 50

LEDGER ASSETS.

Book value of real estate	$10,281,711 90
Mortgage loans on real estate, first liens	144,358,641 90
Loans on policies	119,036,487 53
Book value of bonds owned	436,436,175 57
Cash on hand, in trust companies and in banks	4,936,470 01
Branch office balances	1,197 44
Bills receivable	2,344 50
Cash in company's branch offices ($59,243.25) and in transit, ($190,463.03)	249,706 28
Premium notes on policies in force	4,574,740 75
Cash in hands of agents for adjustment of claims	23,000 00
Total ledger assets	$719,900,475 88

NON-LEDGER ASSETS.

Interest due and accrued	8,090,389 13
Rents due and accrued	10,649 58
Net amount of uncollected and deferred premiums	7,851,089 82
Total	$735,852,604 41
Deduct assets not admitted	16,195,554 40
Total admitted assets	$719,657,050 01

LIABILITIES.

*Net reinsurance reserve	$595,861,071 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	2,822,066 93
Due and unpaid on supplementary contracts not involving life contingencies	808 58

*Computed according to the American Experience Table at 3 per cent interest for all policies issued, except tropical insurances and those on impaired lives which were valued on the Double American Experience Table at 3 per cent interest, and semi-tropical insurance and those on partially impaired lives which were valued Sesqui American Experience Table with interest at 3 per cent. For annuities, McClintock's Annuity Table 3 per cent.

NEW-YORK LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1912 —*Concluded.*

LIABILITIES—*Concluded.*

Total policy claims		$ 3,978,704 18
Liability on policies cancelled and not included in the net reinsurance reserve upon which a surrender value may be demanded		328,876 50
Salaries, rents, office expenses, bills and accounts due or accrued		95,578 00
Dividends or other profits due policyholders		686,179 95
Dividends left with the company to accumulate at interest, and accrued interest thereon		165,507 68
Premiums paid in advance, including surrender values so applied		852,027 22
Commissions to agents due or accrued		11,153 71
Commissions due agents on premium notes when paid		52,918 42
Dividends apportioned payable to policyholders during 1913		15,364,714 18
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies		85,142,216 00
Additional reserve on policies which the company voluntarily sets aside in excess of the State's requirements		7,742,141 16
Unearned interest and rent paid in advance		2,739,390 95
Medical examiners' fees and salaries; legal fees and salaries due or accrued		34,406 78
State, county and municipal taxes due or accrued (estimated)		1,117,282 39
Reserve for death claims not yet reported at Home office		750,000 00
Due agents under Nylic contracts		558 38
Reserve for Nylic contracts		1,905,448 00
Reserve for unclaimed receipts		6,000 00
Total liabilities		$719,657,050 01

EXHIBIT OF POLICIES.

Number of new policies issued during the year	90,426	
Amount of said policies		$ 200,424,036 00
Number of policies terminated during the year	57,355	
Total amount terminated		134,046,480 00
Number of policies in force at date	1,051,980	
Net amount of said policies		2,169,798,993 00

NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EDW. GURNEY.
Vice-Presidents—L. GOLDMAN, J. K. OSBORNE.
Managing Director—L. GOLDMAN.
Actuary—D. E. KILGOUR, M.A., F.A.S.

Secretary—W. B. TAYLOR, B.A., LL.B.

Head Office—112 to 118 King Street West, Toronto.

(Incorporated, May 15, 1879, by 42 Vic., cap. 73; amended in 1882 by 45 Vic., cap. 98; and in 1897 by 60-61 Vic., cap. 79. Commenced business in Canada, January 10, 1881.)

CAPITAL.

Amount of guarantee fund authorized and subscribed for	$ 300,000 00
Amount paid up in cash	60,000 00

(*For List of Guarantors, see Appendix.*)

ASSETS.

Value of real estate held by the company (being various properties in Toronto, including company's buildings, also property in St. Martin's N.B.)	$ 120,836 20
Amount secured by way of loans on real estate, by bond or mortgage, first liens (including property sales)	4,152,410 80
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—upon collateral of	155,125 00

	Par value.	Market value.	Amount of loan.
213 shares Dominion Bank	$ 21,300 00	$ 50,694 00	$ 43,200 00
125 shares Standard Bank	6,250 00	14,062 50	12,600 00
250 shares Canada Perm. Mtge. Corp.	2,500 00	4,800 00	18,450 00
77 shares Imperial Bank	7,700 00	17,633 00	
189 shares Canadian Bank of Commerce	9,450 00	21,790 00	
26 shares Standard Bank	1,300 00	2,925 00	25,700 00
6 shares Imperial Bank	600 00	1,374 00	
25 shares Toronto Ry. Co.	2,500 00	3,450 00	
228 shares Winnipeg Electric Ry.	22,800 00	49,476 00	34,500 00
55 shares Consumers' Gas	2,750 00	5,197 50	6,000 00
100 shares Canada Perm. Mtge. Corp.	1,000 00	1,920 00	
79 shares Bank of Toronto	7,900 00	16,590 00	14,675 00
	$ 86,050 00	$ 189,912 00	$ 155,125 00

NORTH AMERICAN LIFE—*Continued.*

ASSETS—*Continued.*

Amount of loans as above on which interest has been overdue for one year or more previous to statement	$22,334 60
Amount of loans made to policyholders on the company's policies assigned as collaterals	$1,669,229 17
Amount of loans on policies of other companies	3,400 00

*Bonds and debentures owned by the company, viz.:—

City—	Par Value.	Book Value.	Market Value.
Brantford, Ont., 1934, 4 p.c	$ 41,200 00	$ 40,376 00	$ 37,009 96
Fort William, Ont., 1937, 4½ p.c	25,000 00	23,067 50	23,227 50
" " " 1938, 5 p.c	25,000 00	24,875 00	25,000 00
Halifax, N.S., reg'd.perman, stock, 5 p.c	5,000 00	6,451 60	5,550 00
" " 1915, 4 p.c	140,000 00	141,442 00	137,144 00
" " " 4½ p.c	111,000 00	113,841 60	110,034 30
Kingston, Ont., 1913–1923, 4½ p.c	26,279 49	26,601 78	25,969 20
Ladysmith, B.C., 1934, 6 p.c	10,000 00	10,957 67	10,000 00
Lethbridge, Alta., 1938, 5 p.c	10,000 00	9,184 00	10,000 00
Medicine Hat, Alta., 1928, 5 p.c	10,000 00	9,331 00	10,000 00
Moose Jaw, Sask., 1913–1942, 5 p.c	15,457 82	15,130 68	15,457 82
Nelson, B.C., 1926–1929, 5 p.c	25,000 00	25,424 89	23,721 00
Peterboro, Ont., 1924 and 1934, 4 p.c	25,000 00	25,000 00	22,492 50
Port Arthur, Ont., 1937–1938, 5 p.c	36,500 00	36,281 50	36,500 00
Prince Albert, Sask., 1913–1937, 5 p.c	9,168 33	8,430 24	9,168 33
Regina, Sask., 1915, 4½ p.c	6,210 72	6,009 99	6,105 14
St. Boniface, Man., 1928, 5 p.c	48,193 73	47,094 91	48,193 73
Saskatoon, Sask., 1939, 5 p.c	50,000 00	52,818 75	50,000 00
Strathcona, Alta., 1913–1931, 5 p.c	14,538 64	13,246 44	14,538 64
" " 1933, 6 p.c	10,190 20	10,467 21	11,487 41
Toronto, Ont., 1916, 5 p.c	10,000 00	10,293 57	10,090 00
Winnipeg, Man., 1935, 4 p.c	93,809 81	93,809 81	87,214 98
	$ 747,548 74	$ 750,136 14	$ 728,904 51
Town—			
Amherst, N.S., 1928, 4½ p.c	$ 30,000 00	$ 28,851 00	$ 28,395 00
Berlin, Ont., 1913 to 1924, 5 p.c	5,764 00	6,005 33	5,764 00
Carleton Place, Ont., 1913 to 1915, 4½ p.c	1,300 00	1,383 01	1,264 90
Collingwood, Ont., 1913 to 1914, 5 p.c	1,400 00	1,421 24	1,386 98
Dartmouth, N.S., 1915, 4½ p.c	4,000 00	4,047 37	3,907 60
Durham, Ont., 1913 to 1914, 5 p.c	596 82	575 22	591 28
Granby, Que., 1925, 4½ p.c	25,000 00	26,272 25	23,847 50
Kenora, Ont., 1913 to 1916, 5 p.c	3,699 04	3,787 33	3,571 42
" 1921–1924, 4½ p.c	10,066 68	10,066 68	9,177 79
" 1937, 5½ p.c	15,000 00	15,000 00	15,000 00
North Sydney, N.S., 1917, 4½ p.c	9,000 00	9,183 71	8,732 70
Port Perry, Ont., 1913 to 1915, 4 p.c	7,657 34	7,657 34	7,443 70
Renfrew, Ont., 1913 to 1925, 5 p.c	4,277 48	4,546 90	4,233 00
Rouleau, Sask., 1944 to 1951, 5½ p.c	17,765 07	17,765 07	16,734 70
Springhill, N.S., 1933, 4 p.c	12,000 00	11,276 66	10,472 40
" " 1925, 4½ p.c	12,000 00	12,000 00	11,446 80
Stellarton, N.S., 1927, 4½ p.c	15,000 00	15,495 72	14,251 50
Westville, N.S., 1915, 4½ p.c	5,000 00	5,027 84	4,942 00
Woodstock, N.B., 1916, 4½ p.c	4,000 00	4,000 00	3,936 40
Yarmouth, N.S., 1923, 4 p.c	20,000 00	20,000 00	18,382 00
	$ 203,526 43	$ 204,362 67	$ 193,481 67

*Of these bonds there are deposited with the Receiver General, Ottawa, $41,200, City of Brantford, and $20,000, Winnipeg.

Deposit with Newfoundland Government, $25,000, City of Winnipeg bonds.

Deposit with State of New York, Albany, $251,000, City of Halifax stock.

Deposit with United States Mortgage and Trust Co., New York, $100,000, Detroit United Railway bonds.

Deposit with the Northwestern Trust Co., St. Paul, Minn., $28,000, Detroit and Flint Railway bonds.

NORTH AMERICAN LIFE—*Continued.*

ASSETS—*Continued.*

Bonds and debentures owned by the company.—*Continued.*

	Par Value.	Book Value.	Market Value.
Village—			
Alexandria, Ont., 1913 to 1925, 5 p.c.	$ 15,888 05	$ 16,894 66	$ 15,673 56
Tilbury, Ont., 1913 to 1920, 5 p.c.	4,585 79	4,776 83	4,539 93
	$ 20,473 84	$ 21,671 49	$ 20,213 49
Township—			
Wellesley, Ont., 1913 to 1923, 4 p.c.	$ 2,467 45	$ 2,467 45	$ 2,323 35
Province—			
New Brunswick, 1915–1928, 4 p.c.	$ 29,000 00	$ 29,176 51	$ 28,760 00
School—			
Regina, District No. 4, 1913 to 1915, 5 p.c.	$ 1,950 00	$ 1,959 07	$ 1,939 86
R.C. School Commissioners, Sherbrooke, Que., 1925, 4½ p.c.	20,000 00	20,628 13	19,476 00
	$ 21,950 00	$ 22,587 20	$ 21,415 86
First Mortgage Bonds—			
Bell Telephone Co., 1925, 5 p.c.	$ 25,000 00	$ 25,404 40	$ 25,125 00
Ames-Holden, McCready Co., Ltd., 1941, 6 p.c.	113,000 00	113,025 00	113,000 00
British Columbia Tel. Co., 1945, 5 p.c.	408,000 00	388,000 00	408,000 00
Canadian Interlake Line, Ltd., 1927, 6 p.c.	25,500 00	25,407 20	25,500 00
Canadian Locomotive Co., Ltd., 1951, 6 p.c.	135,000 00	130,950 00	134,325 00
Canadian Northwest SS. Co., 1913–1919, 5 p.c.	20,000 00	19,248 40	19,650 00
City Gas Co., London, Ont., 1927, 6 p.c.	14,000 00	14,516 19	14,700 00
Detroit & Flint Ry., 1921, 5 p.c.	75,000 00	73,500 00	69,000 00
Detroit United Rys., 1932, 4½ p.c.	400,000 00	341,923 75	296,000 00
Hamilton St. Ry., 1928, 4½ p.c.	58,000 00	57,517 10	54,833 20
Hamilton, Grimsby and Beamsville Electric Ry., 1933, 5 p.c.	63,000 00	65,938 14	63,000 00
Imperial Rolling Stock Co., 1913–1914, 4½ p.c.	9,000 00	7,681 00	8,865 00
Mathews S.S. Co., 1921–1922, 6 p.c.	67,000 00	65,875 00	65,995 00
Matthews-Laing Ltd., 1931, 6 p.c.	50,000 00	49,250 00	51,000 00
Niagara Navigation Co., 1916, 4½ p.c.	70,000 00	67,382 00	68,075 00
Niagara, St. Catharines & Toronto Ry., 1929, 5 p.c.	347,000 00	344,585 00	340,060 00
Ontario Power Co., 1943, 5 p.c.	146,000 00	136,510 00	137,240 00
Ontario & Quebec Nav. Co., 1922, 6 p.c.	125,000 00	123,125 00	122,500 00
Oshawa Ry. Co., 1915, 6 p.c.	36,500 00	36,225 00	36,500 00
Ottawa Electric Co., 1933, 5 p.c.	35,000 00	33,250 00	35,175 00
Porto Rico Ry's. Co., Ltd., 1936, 5 p.c.	75,000 00	67,563 75	69,000 00
Provincial Light, Heat & Power Co., 1946, 5 p.c.	55,000 00	56,350 00	49,500 00
Quebec Jacques Cartier Electric Co., 1931, 5 p.c.	28,000 00	27,240 00	28,000 00
Quebec, Montmorency & Charlevoix Ry. 1923, 5 p.c.	38,000 00	37,350 00	37,810 00
Richelieu & Ontario Navigation Co., 1937, 5 p.c.	170,820 00	168,697 46	170,820 00
Sandwich, Windsor & Amhertsburg Ry., 1922, 4½ p.c.	416,000 00	382,582 52	401,065 60
St. Croix Power Co., 1929, 5 p.c.	8,000 00	8,000 00	8,000 00
St. John Railway Co., 1927, 5 p.c.	50,000 00	48,125 00	49,500 00
Simcoe Railway & Power Co., 1929, 6 p.c.	75,000 00	75,000 00	74,250 00
Suburban Rapid Transit Co., 1938, 5 p.c.	25,000 00	23,750 00	24,750 00
Sherwin-Williams Co. of Can., Ltd., 1941, 6 p.c.	115,000 00	112,700 00	116,150 00
Toronto Electric Light Co., 1916, 4½ p.c.	5,000 00	4,745 50	4,850 00
Toronto Railway Co., 1921, 4½ p.c.	102,000 00	102,887 38	99,960 00
William Davies Co., Ltd., 1926, 6 p.c.	10,000 00	10,000 00	10,100 00
Windsor, Tecumseh Electric Ry., 1927, 5 p.c.	117,000 00	114,075 00	119,340 00
Winnipeg Electric Street Ry., 1927 and 1935, 5 p.c.	289,000 00	307,169 16	298,070 00
	$3,800,820 00	$3,665,548 95	$3,649,708 80

NORTH AMERICAN LIFE—*Continued.*

ASSETS—*Continued.*

Bonds and debentures owned by the Company—*Concluded.*

Summary—	Par Value.	Book Value.	Market Value.
City debentures	$ 747,548 74	$ 750,136 14	$ 728,904 51
Town debentures	203,526 43	204,362 67	193,481 67
Village debentures	20,473 84	21,671 49	20,213 49
Township debentures	2,467 45	2,467 45	2,323 35
Provincial debentures	29,000 00	29,176 51	28,760 00
School debentures	21,950 00	22,587 20	21,415 86
First mortgage bonds	3,800,820 00	3,665,548 95	3,649,708 80
	$4,825,786 46	$4,695,950 41	$4,644,807 68

Total bonds carried out at book value ..... $ 4,695,950 41

Stocks owned by the company, viz.:—

Stock.	Shares.	Par Value.	Book Value.	Market Value.
Bank of Hamilton	505	$ 50,500 00	$ 104,827 00	$ 104,030 00
Bank of Ottawa	336	33,600 00	68,913 75	70,896 00
British Columbia Tel. Co	653	65,300 00	68,571 75	84,890 00
British Columbia Tel. Co. (pfr.)	434	43,400 00	21,700 00	43,400 00
Canada Per't Mtg. Cor'pn	12,817	128,170 00	147,521 52	246,086 40
Canadian Bank of Commerce	972	48,600 00	75,576 00	106,920 00
Consumers' Gas Co	6,796	339,800 00	703,397 54	642,222 00
Dominion Bank	785	78,500 00	175,166 67	186,830 00
Dominion Telegraph Co	280	14,000 00	18,001 62	14,000 00
Imperial Bank	448	44,800 00	93,305 25	102,592 00
Merchants Bank	91	9,100 00	16,257 12	17,472 00
Molsons Bank	66	6,600 00	13,048 00	13,332 00
Montreal Telegraph Co	550	22,000 00	38,956 50	31,460 00
Standard Bank	445	22,250 00	46,825 38	50,062 50
Toronto General Trusts Corporation	1,600	160,000 00	266,388 87	305,600 00
		$1,066,620 00	$1,863,456 97	$2,019,792 90

Total stocks carried out at book value 1,863,456 97

Cash at head office 529 90

Cash in banks, viz.:—

Standard Bank, Belleville	$ 54 85
Union Bank of Canada, Calgary	12 06
Bank of Nova Scotia, St. Catharines	27 53
Royal Bank, Halifax	1,471 36
First National Bank, Detroit	32 89
Bank of Nova Scotia, Toronto	2,944 28
Union Bank of Canada, Toronto	19,823 52
Royal Bank, Toronto	10,244 71
Union Bank, Quebec	3 25
Royal Bank, Owen Sound	113 20
Union Bank of Canada, Winnipeg	1,798 79
National Park Bank, New York	5 77
Dominion Bank, Winnipeg	3,305 95
Dominion Bank, London	104 50
Imperial Bank, Edmonton	36 10
Imperial Bank, Regina	83 89
Imperial Bank, Vancouver	1,182 80
Imperial Bank, Toronto	30,267 29
Imperial Bank, Brantford	92 89
Union Bank, Barrie	4 81
Bank of Montreal, Fort William	147 34
Seattle National Bank, Seattle, Wash	14 24
Bank of Nova Scotia, St. John, N.B	242 74
Bank of Montreal, Port Arthur	17 50
First National Bank, Chicago	478 36
Royal Bank, Charlottetown	71 66
Royal Bank, Saskatoon	26 79
Royal Bank, Peterboro	100 52
Bank of Nova Scotia, Hamilton	234 80
Canadian Bank of Commerce, Montreal	144 70
Cash in banks	$ 73,089 09
Less overdrafts: Royal Bank, Ottawa $740.70; Canadian Bank of Commerce, Sherbrooke, $9.16; Imperial Bank, Brandon, $31.26	781 12

Total net cash in banks 72,307 97

NORTH AMERICAN LIFE—*Continued.*

ASSETS—*Concluded.*

All other ledger assets		$ 2,581 73
Total ledger assets		$12,735,828 15

OTHER ASSETS.

Market value of bonds, &c., over book value, $105,193 20			
Interest due, $28,420.02; accrued, $150,943.29			179,363 31
Rents due, $375; accrued, $33			408 00
	New.	Renewals.	
Gross premiums due and uncollected on policies in force	$ 63,851 82	$ 258,038 94	
Deduct loading	12,131 84	49,027 40	
Net premiums due and uncollected	$ 51,719 98	$ 209,011 54	
Net deferred premiums on policies in force (taken at 81 per cent of gross)	5,643 84	41,403 47	
Net uncollected and deferred premiums			307,778 83
Total assets			$13,223,378 29

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 11,236,536 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	286,000 00	
Total	$ 11,522,536 00	
Deduct value of policies reinsured in other companies	138,886 00	
*Net reinsurance reserve (no deduction)		$11,383,650 00
(Full deduction allowance permitted being $128,367.75)		
Present value of amounts not yet due on matured instalment policies		7,391 00
Claims for death losses, unadjusted ($5,190.60 accrued in previous years.) (Including $1,704.20 mortuary dividends)		72,638 80
Claims for matured endowments, due and unpaid		3,000 00
Surrender values unclaimed on policies cancelled		3,000 00
Dividends or bonuses to policyholders due and unpaid		8,886 28
Dividends to stockholders due and unpaid		3,000 00
Due on account of general expenses		29,634 13
Premiums paid in advance		1,762 50
Interest on policy loans paid in advance		40,684 41
Taxes due and accrued		22,000 00
Real estate contingent fund		8,813 13
Union Life Ass. Co. deposit		2,872 26
Total liabilities		$11,587,332 51

*Based on Hm. Table of Mortality of the Institute of Actuaries of Great Britain with interest at 3½ per cent for assurances, and British Offices' Life Annuity Tables with interest at 3½ per cent, for annuities.

Tropical policies, American Tropical Table with interest at 3 per cent, and for sub-Tropical by a Table based upon the mean of "q_x" by the Hm. Table and the American Tropical Table with interest at 3 per cent.

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NORTH AMERICAN LIFE—*Continued.*

LIABILITIES—*Concluded.*

Excess of assets over liabilities		$ 1,636,045 78
Guarantee fund paid up		60,000 00
Surplus above all liabilities and capital, (policyholders' surplus including $1,335,992, contingently apportioned to deferred dividend policies issued prior to January 1, 1911)		$ 1,576,045 78

SHAREHOLDERS' ACCOUNT.

Guarantors receive 10 per cent on paid up Guarantee Fund derived from interest earned thereon and from general surplus.

INCOME.

Cash received for first year premiums	$ 211,044 92		
Less premiums paid for reinsurance	10,358 04		
Total net income from first year premiums		$ 200,686 88	
Cash received for renewal premiums (including $168.40 for industrial)	$ 1,550,901 78		
Renewal premiums paid by dividends	4,282 52		
Total	$ 1,555,184 30		
Less premiums paid for reinsurance	34,505 05		
Total net income from renewal premiums		1,520,679 25	
Cash received for single premiums		4,631 40	
Cash received for single premiums (paid by dividends)		4,681 47	
Total net premium income			$ 1,730,679 00
Amount received for interest			566,211 61
Amount received for dividends on stocks			101,762 33
Amount received for rents (less taxes, &c.)			3,372 39
Net profit on securities actually sold			1,950 80
Total income			$ 2,403,976 13

EXPENDITURE.

Cash paid for death losses (including $125 for industrial), (including $2,655.25 mortuary dividends)	$ 440,585 97		
Payments on matured instalment policies	2,196 10		
Total	$ 442,782 07		
Deduct amount received for reinsured claims	21,000 00		
Net amount paid for death claims ($76,406.74 accrued in previous years)			$ 421,782 07
Cash paid for matured endowments	$ 165,901 00		
Payments on matured instalment policies	282 90		
Net amount paid for endowment claims ($10,325 accrued in previous years)			166,183 90
Total net amount paid for death claims and matured endowments			$ 587,965 97
Cash paid to annuitants			10,246 18
Cash paid for surrendered policies			94,011 54
Net amount paid for matured investment policies, surrendered			258,316 20
Cash dividends paid to policyholders			157,403 70
Cash dividends applied in payment of premiums			8,963 99
Total paid to policyholders			$ 1,116,907 58

NORTH AMERICAN LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Cash paid stockholders for interest or dividends		$ 6,000 00
Taxes, licenses, fees or fines		19,352 63
Investment expenses, viz.:—Commission on loans and sales, $8,200.75; salaries, $9,866.92; travelling expenses, $3,860.60; appraisement expenses, $162.50; sundries, $361.84		22,452 61
Head office salaries, $60,942.76; do., travelling expenses, $1,363.88; directors' fees, $9,100; auditors' fees, $1,500		72,906 64
Commissions, first year, $108,376.98; do., renewals, $76,975.84; do., advanced to agents, $11,725.52; agency salaries, $51,218.54; do., travelling expenses, $11,540.41		259,837 29
Miscellaneous expenses, viz.:—Advertising, $7,036.78; books and periodicals, $176.85; exchange, $709.77; legal expenses, $428.42; medical fees, $15,664.50; office furniture, &c., $1,716.10; postage, $3,594.50; printing and stationery, $8, 072.08; rent, fuel and light, $23,726.24; general expenses. $9,533.30; valuation fees, $40; suspense account, $190.55		70,889 09
Total expenditure		$ 1,568,345 84

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year	$11,900,197 86
Income as above	2,403,976 13
Total	$14,304,173 99
Expenditure as above	1,568,345 84
Balance, net ledger assets, December 31, 1912	$12,735,828 15

(Average rate of interest earned, in 1912, upon these invested a sets was 5·83 p. c.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash, 3,348; Amount of said policies		$ 6,331,035 00
Amount of said policies reinsured in other licensed companies in Canada		188,000 00
Number of policies become claims during the year	345	
Amount of said claims	$ 661,422	
Amount of said claims reinsured in other licensed companies in Canada	21,000	
Net amount of said claims		580,422 00
Number of policies in force at date	31,671	
Amount of said policies	$ 48,760,460	
Bonus additions and return premiums	1,307,419	
Total	$ 50,067,879	
Amount of said policies reinsured in other companies	1,000,386	
Net amount in force on Dec. 31, 1912 (including 29 indus. for $5,060)		49,067 493 00
Number of life annuities in force, 52; annual payments thereunder		11,520 33

NORTH AMERICAN LIFE—*Continued*

EXHIBIT OF LIFE ANNUITIES.

	Life Annuities Proper.		*Life Annuities arising out of Life Assurance Contracts.*	
	No.	Annual Payments.	No.	Annual Payments.
In force December 31, 1911	47	$ 10,180 33	5	$ 990 00
New annuities			1	750 00
Totals	47	$ 10,180 33	6	$ 1,740 00
Terminated by death	1	400 00		
In force December 31, 1912	46	$ 9,780 33	6	$ 1,740 00

EXHIBIT OF POLICIES.

Policies in force at December 31, 1911—

	No.	Amount.	No.	Amount.
Whole Life	19,071	$ 28,757,639		
Endowment	9,295	12,275,368		
Term and all other	1,948	4,144,899		
Bonus additions and return premiums		1,121,518		
			30,314	$46,299,424 00

New policies issued:—

Whole life	2,385	$ 4,842,656		
Endowment	937	1,375,313		
Term and all other	423	1,235,205		
Bonus additions and return premiums		10,461		
			3,745	7,463,635 00
Old policies revived			56	87,929 00
Old, changed and increased			91	435,598 00
Total			34,206	$54,286,586 00
Deduct terminated			2,535	4,218,707 00

In force at December 31, 1912:—

	No.	Amount.		
Whole life	19,928	$ 31,283,868		
Endowment	9,566	12,731,088		
Term and all other	2,177	4,745,504		
Bonus additions and return premiums		1,307,419		
			31,671	$50,067,879 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonus additions and return premiums $10,014)	226	$ 446,902 00
Terminated by maturity	119	154,520 00
" expiry (including bonus additions and return premiums, $119,733)	56	230,233 00
" surrender	701	974,899 00
" lapse (including bonus additions and return premiums, $1,022)	988	1,590,693 00
" change and decrease (including bonus additions and return premiums, $254)	98	182,221 00
Policies not taken (including bonus additions and return premiums, $1,564)	347	639,239 00
Total (including bonus additions and return premiums, $132,587)	2,535	$ 4,218,707 00

NORTH AMERICAN LIFE—*Continued.*

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	129	$ 817,886 00
Endowment	26	146,500 00
Term and all other	9	36,000 00
	164	$ 1,000,386 00

STATEMENT OF ACTUARIAL LIABILITIES.

With Profit.	No.	Amount.	Reserve.
Life	18,529	$29,087,037 00	$ 6,146,270 00
Endowments	9,344	12,545,425 00	4,593,927 00
Term, &c	505	1,039,500 00	19,938 00
*Bonus additions		26,880 00	15,447 00
Premium reductions		(442 06)	3,126 00
Totals	28,378	$42,698,842 00	$10,778,708 00
Less reinsured		504,000 00	22,018 00
Net	28,378	$42,194,842 00	$10,756,690 00
Without Profit.			
Life	1,[illegible]	$ 2,655,040 00	$ 480,560 00
Endowments	240	431,440 00	122,164 00
Term, &c	1,655	3,674,100 00	44,990 00
Totals	3,293	$ 6,760,580 00	$ 647,714 00
Less reinsured		501,156 00	116,868 00
Net	3,293	$ 6,259,424 00	$ 530,846 00
Grand Totals	31,671	$48,454,266 00	$11,287,536 00

LIFE ANNUITIES.

	No.	Yearly Amount payable.	Reserve.
Arising out of Life Assurance contracts	6	$ 1,740 00	$ 29,060 00
Life Annuities proper	46	9,780 33	67,054 00
Totals	52	$ 11,520 33	$ 96,114 00

MISCELLANEOUS STATEMENT.

1. Policies of same year of issue, plan and age were grouped for purpose of valuation. Annuities were valued individually.

2. The valuation age for assurances was taken as age next birthday, that of annuities being nearest attained age.

3. (*a*) Policies issued on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates were valued as follows:—Policies at tropical rates by the American Tropical Table with interest at 3 per cent; Policies at Sub-Tropical rates by a table based upon the mean of "qx" by the HM Table and the American Tropical Table with interest at 3 per cent.

(*c*) In the valuation of policies providing for payments at death during certain periods of an amount less than the full amount of insurance, the tabular reserve for the full amount was maintained.

(*d*) In the valuation of policies issued at a fixed extra premium, whether payable in one sum or annually, the extra premium was disregarded.

*Non-participating.

NORTH AMERICAN LIFE—*Continued.*

Miscellaneous Statement.—*Concluded.*

(*e*) In the valuation of policies providing for disability benefits an extra reserve equal to one-half the gross annual extra premium was set aside.

4. (*a*) Tropical and Sub-Tropical policies are entitled to the same surrender values as similar policies issued in Canada.

(*b*) For surplus allotted to Tropical and Sub-Tropical policies see below, (8).

5. No reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 5.83 per cent.

7. DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

Guarantors receive 10 per cent on the paid-up Guarantee Fund derived from interest earned thereon and from general surplus.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Deferred Dividends.

In the computation of dividends the net rate of interest used was 4.65 per cent the difference between this net rate and that required, calculated on the iintial reserve, representing the surplus from this source. For the loading factor the first year expense charge was 20 per cent of premiums plus $5.00 per $1,000 also the statutory first year reserve deduction which is refunded out of mortality savings. For policies issued prior to 1900 a slight modification was made. The renewal expense charge was 7½ per cent of the premiums. A mortality factor was used to offset the first year expense charge of the statutory allowance and to reduce the renewal expense charge to the basis used.

Discontinuance factors were based on the Company's Mortality, Surrender and Lapse rates and were used in determining the accumulation factors.

Quinquennial Dividends.

The same method is used as for Deferred Dividend policies, but a portion of the first year expense charge is distributed over a longer period of time.

NORTH AMERICAN LIFE—*Continued.*

With-Profit Policies.

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in Force.	Profits Contingently Apportioned.
1885	$ 10,000	$ 471
1886	.....	.....
1887	.....	.....
1888	.....	.....
1889	.....	.....
1890	2,000	508
1891	.....	.....
1892	.....	.....
1893	783,647	93,204
1894	881,480	89,438
1895	921,470	79,241
1896	1,149,513	77,380
1897	1,115,924	78,777
1898	1,462,704	110,819
1899	2,016,866	128,326
1900	1,437,836	119,908
1901	1,577,533	133,166
1902	1,879,671	121,397
1903	2,067,883	106,754
1904	2,218,575	82,600
1905	2,357,584	65,133
1906	1,668,482	29,208
1907	1,797,316	16,617
1908	1,892,133	3,045
1909	1,991,057	.....
1910	2,214,747	.....
Totals	$ 29,472,421	$ 1,335,992

Deferred Dividend policies issued subsequent to December 31, 1910. No profits have as yet been credited to these policies.

Year of Issue.	Amount in Force.
1911	$ 2,554,650
1912	3,554,693
Total	$ 6,109,343

Business Outside of Canada.

(Included in above Statement.)

ASSETS.

Amount of loans made to policyholders on the company's policies assigned as collaterals	$	113,325 25
Book value of bonds and stocks, including City of Halifax bonds on deposit with New York Insurance Department (par value $251,000, book value, $255,283.60) and $25,000 City of Winnipeg bonds deposited in Newfoundland; Detroit United Ry. bonds, $87,500, Detroit and Flint Ry. bonds, $27,440		395,223 60
Cash in banks		531 26
Total ledger assets	$	509,080 11

NORTH AMERICAN LIFE—*Continued.*

OTHER ASSETS.

Interest due, $525.75; accrued, $5,003.58		$ 5,529 33
Net amount of uncollected and deferred premiums: on new business, $10,028.96; on renewals, $29,253.87		39,282 83
Total assets outside of Canada		$ 553,892 27

LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of all policies in force	$ 923,721	
Additional reserve voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	1,172	
	$ 924,893	
Deduct value of policies reinsured in other companies	26,305	
Net reinsurance reserve (no deduction made)		$ 898,588 00
Surrender values claimable on policies cancelled		500 00
Claims for death losses, unadjusted, awaiting proofs		8,500 00
Due on account of general expenses		500 00
Interest on policy loans paid in advance		2,922 65
Premiums paid in advance		224 90
Taxes due and accrued		2,600 00
Total liabilities outside of Canada		$ 913,835 55

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for first year premiums	$ 26,609 02		
Less premiums paid for reinsurance	4,792 80		
Total net income from first year's premiums		$ 21,816 22	
Cash received for renewal premiums	$ 164,963 54		
Renewal premiums paid by dividends	581 33		
Total income from renewal premiums	$ 165,544 87		
Less premiums paid for reinsurance	7,371 04		
Total net income from renewal premiums		158,173 83	
Net premium income outside of Canada			$ 179,990 05

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA.

Net amount paid for death claims (including return premiums)	$ 22,574 73
Payments on matured instalment policies	450 00
Cash paid for matured endowments	4,000 00
Cash paid to annuitants	150 00
Cash paid for surrendered policies	15,414 79
Cash dividends paid policyholders	2,849 45
Cash dividends applied in payment of premiums	581 33
Total paid to policyholders outside of Canada	$ 46,020 30

NORTH AMERICAN LIFE—*Continued.*

MISCELLANEOUS (OUTSIDE OF CANADA).

Number of new policies taken during the year, and paid for in cash	413	
Amount of said policies		$ 759,240 00
Amount of said policies reinsured in other licensed companies in Canada		2,000 00
Number of policies become claims	23	
Amount of said claims		38,500 00
Number of policies in force in other countries at date	3,105	
Amount of said policies	$ 5,195,882	
Bonus additions thereto and return premiums	33,557	
Total	$ 5,229,439	
Amount of said policies reinsured in other companies	312,000	
Net amount in force in other countries at December 31, 1912		4,917,439 00
Number of life annuities in force at December 31, 1912	3	
Amount of annual payments thereunder		750 00

EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA.)

In force at December 31, 1911:—

	No.	Amount.	No.	Amount.
Whole life	1,635	$ 2,860,338		
Endowment	997	1,420,928		
Term and all other	236	470,050		
Bonus additions and return premiums		20,647		
			2,868	$ 4,771,963 00

New policies issued:—

Whole life	375	$ 740,700		
Endowment	164	235,893		
Term and all other	19	44,500		
Bonus additions and return premiums		42		
			558	1,021,135 00
Old policies revived			1	3,000 00
Old, changed and increased (including $13,762 bonus additions and return premiums)			12	36,762 00
Total			3,439	$ 5,832,860 00
Deduct terminated			334	603,421 00

In force at December 31, 1912:—

Whole life	1,822	$ 3,270,234		
Endowment	1,044	1,484,598		
Term and all other	239	441,050		
Bonus additions and return premiums		33,557		
			3,105	$ 5,229,439 00

NORTH AMERICAN LIFE—*Concluded.*

DETAILS OF TERMINATIONS OUTSIDE OF CANADA.

Terminated by death	19	$	34,500 00
Terminated by maturity	4		4,000 00
Terminated by expiry (including bonuses, $894)	8		7,894 00
Terminated by surrender	53		77,000 00
Terminated by lapse	141		273,223 00
Terminated by change and decrease	13		33,804 00
Not taken	96		173,000 00
Total terminated outside of Canada (including bonuses, $894)	334	$	603,421 00

DETAILS OF POLICIES REINSURED (OUTSIDE OF CANADA).

	No.		Amount.
Whole Llife	26	$	308,000
Endowment	1		2,000
All other	1		2,000
Total	28	$	312,000

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—CHARLES J. CATER SCOTT. | Manager—OWEN D. JONES.

Principal office—Edinburgh.

Manager and Chief Agent in Canada RANDALL J. DAVIDSON. Head Office in Canada—Montreal.

(Established, 1809. Incorporated, 1824. Commenced business in Canada, 1862.)

(For Capital and Assets in Canada, see Fire Statement, Vol. I.)

LIABILITIES IN CANADA.

*Net insurance reserve		$ 399,056 70
Claims for death losses, adjusted but unpaid (including bonus additions, $2,420.80)		10,287 47
Claims for matured endowments, due and unpaid		1,000 00
Due on account of medical fees		17 00
Premiums paid in advance		3 21
Taxes due and accrued		300 00
Total liabilities to policyholders in Canada		$ 410,664 38

INCOME IN CANADA.

Cash received for first year premiums	$ 5,138 24	
Cash received for renewal premiums	18,207 77	
Total net premium income		$ 23,346 01

EXPENDITURE IN CANADA.

Total amount paid for death claims, including $6,291.13 reversionary bonuses	$ 17,048 79
Cash paid to annuitants	316 48
Cash paid for surrendered policies	1,778 00
Cash dividends paid to policyholders	448 31
Cash dividends applied in payment of premiums	485 47
Total net amount paid to policyholders	$ 20,077 05

* Based on British offices, OM. Tables, with interest at 3 per cent. for all assurances, and on British offices Life Annuity Tables, 1893, with interest at 3 per cent for annuities. Of this amount $96,000.00 is applicable to policies issued prior to March 31, 1878.

NORTH BRITISH AND MERCANTILE—*Continued.*

EXPENDITURE—*Concluded.*

Cash paid for taxes, licenses, fees or fines	$	816 65
Head Office travelling expenses, $10.50; auditors' fees, $50		60 50
Cash paid for commissions: first year, $2,556.43; do., renewals, $697.45		3,253 88
Miscellaneous payments, viz.:—Advertising, $3; exchange, $37.63; legal expenses, $443.25; medical fees, $48.50; postage, $2.99; insurance superintendance, $11.84; general expenses, $1,500; printing and stationery, $12.35; miscellaneous, $258		2,317 56
Total expenditure in Canada	$	26,525 64

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	41	
Amount of said policies	$	131,500 00
Number of policies become claims during the year	14	
Amount of said claims (including $8,711.93 bonus additions)		28,336 26
Number of policies in force at date	340	
Amount of said policies	$ 704,357 57	
Bonus additions	149,571 85	
Net amount in force December 31, 1912		853,929 42
Number of life annuities in force at December 31, 1912	1	
Amount of annual payments thereunder		316 48

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	252	$ 434,655 23		
Endowment	72	146,986 67		
Term	3	31,000 00		
Bonus additions		161,265 90		
			327	$ 773,907 80
New policies issued:—				
Whole life	17	$ 68,000 00		
Endowment	19	57,000 00		
			36	125,000 00
Old policies revived, including bonuses, $9			1	309 00
Bonus additions				275 08
Totals			364	$ 899,491 88
Deduct terminated			24	45,562 46
In force at end of year:—				
Whole life	250	$ 478,070 90		
Endowment	88	196,286 67		
All other	2	30,000 00		
Bonus additions		149,571 85		
			340	$ 853,929 42

NORTH BRITISH AND MERCANTILE—*Continued.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses, $8,711.93)	14	$ 28,336 26
" surrender (including bonuses, $1,070.02)	5	7,570 02
" bonuses surrendered		1,138 05
" lapse (including bonuses $1,058.13)	5	8,518 13
Total terminated (including bonuses $11,978.13)	24	$ 45,562 46

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $52,628.33)	42	$ 136,700 06
Policies terminated (including bonus additions, $2,983.59)	5	12,350 26
Policies in force at date of last statement (including $49,644.74, bonus additions)	37	124,349 80

With-Profit—	No.	Amount.	Reserve.
Life	171	$ 377,767 85	$ 192,560 20
Endowments	32	67,286 67	24,346 60
Bonus additions		149,571 85	120,488 00
Premium reductions			539 10
Totals	203	$ 594,626 37	$ 337,933 90
Without-Profit—			
Life	79	$ 100,303 05	$ 24,933 50
Endowments	56	129,000 00	12,626 40
Term, &c	2	30,000 00	276 00
Totals	137	$ 259,303 05	$ 37,835 90
Addition to reserve			$ 18,601 10
Grand Totals	340	$ 853,929 42	$ 394,370 90

Life Annuities—One—Yearly payment $316.48—Reserve $4,685.80

The addition to the reserve $18,601.10 is for (1) early payment of claims, (2) loading on single payment and limited premium policies and (3) interm bonus.

Reserves are based on British Offices' Om Tables 3 p.c. for assurances and British Offices' Life Annuity Tables 3 p.c. for annuities.

MISCELLANEOUS STATEMENT.

1. The policies were with a few exceptions valued in groups.
2. The valuation age was determined by subtracting the year of birth from 1912 and adding half a year to the result.
3. (*a*) Policies issued at premiums corresponding to ages higher than the true ages were valued as if they had been effected at the rated-up ages.
   (*b*) Policies providing for payment at death during certain periods of an amount less than the full amount of assurance were valued as if the full sum assured were payable throughout.
   (*c*) No policies have been issued in Canada at a fixed extra premium, whether payable in one sum or annually.
   (*d*) The Company does not issue policies providing for disability benefits.
4. The additional reserve held under limited and single premium policies on account of prepaid or limited loadings amounts to $4,884.20.

NORTH BRITISH AND MERCANTILE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

5 AND 6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

The Company does not distribute profits among policyholders in the form of cash dividends, but in the form of reversionary additions to the sum assured. At the last quinquennial division of profits, 31st December, 1910, the rate of bonus declared was $15 per $1,000 per annum calculated on sums assured and previously declared and existing bonus additions.

Life policyholders paying the participating rates of premiums share in the divisible profits of the Life Insurance Branch, as ascertained at the quinquennial valuation to the extent of nine-tenths, the remaining one-tenth being payable to the shareholders. The respective shares of the profit allocated to the policies are calculated on the sum assured and all previous bonuses existing at date of valuation multiplied in all cases by the number of years the premium has been paid since the last division of profits. On paid-up policies the bonus is allocated in the same way as it would have been allocated if the policies had been renewable by annual premium.

The profits of the annuity business belong to the shareholders only.

NORTH BRITISH AND MERCANTILE—*Continued.*

General Business Statement for the Year ending December 31, 1912.

Life Assurance Account.

Amount of Life Assurance Fund at the beginning of the year..		£13,125,441	14	3	Claims under policies paid and outstanding—				
Premiums		1,157,455	14	2	By death	£	677,216	14	10
Interest, Dividends, and Rents	£ 573,831 17 2				By maturity		186,234	6	11
Less Income tax thereon	28,861 17 1					£	863,451	1	9
		544,967	0	1	Surrenders, including surrenders of Bonus		55,469	8	1
Recording Fees		354	16	0	Bonuses in cash		8,760	14	4
					Bonuses in reduction of premiums		7,964	4	0
					Commission		63,623	3	5
					Expenses of Management		95,371	14	8
					Investment Reserve Fund		80,000	0	0
					Amount of Life Assurance Fund at the end of the year		13,653,578	18	3
		£14,828,219	4	6			£14,828,219	4	6

Particulars of the New Life Assurances effected during the Year after deducting Re-assurances.

	Business within United Kingdom.	Business out of United Kingdom.	Total.
Number of Policies	3760	731	4491
Total sum assured	£ 1,940,079	£ 236,197	£ 2,176,276
Single premiums	22,188	Nil.	22,188
Yearly renewal premium income	71,015	12,072	83,087

Annuity Account.

Amount of Annuity Fund at the beginning of the year		£ 3,010,717	17	10	Annuities	£	304,869	12	7
Consideration for Annuities granted		261,659	15	10	Surrenders		3,161	12	1
Premiums		6,666	9	0	Commission		2,374	14	1
Interest, Dividends and Rents	£ 127,905 5 11				Expenses of Management		5,922	3	4
Less Income tax thereon	7,398 11 7				Investment Reserve Fund		40,000	0	0
		120,507	14	4	Income Tax		7,312	2	11
					Amount of Annuity Fund at the end of the year		3,035,911	12	0
		£ 3,399,551	17	0		£	3,399,551	17	0

Sinking Fund Account.

Amount of Sinking Fund at the beginning of the year			£ 88,512	14	6	Policies matured	£ 20,000	0 0
Consideration for Annuities-Certain granted			890	18	8	Annuities-Certain	1,511	0 11
Premiums			14,219	16	9	Surrenders	937	10 2
Interest, Dividends, and Rents	£	3,560 17 6				Commission	311	1 3
Less Income tax thereon		208 3 10				Expenses of Management	311	10 1
			3,352	13	8	Amount of Sinking Fund at the end of the year	83,905	1 2
			£ 106,976	3	7		£ 106,976	3 7

Life Balance Sheet.

LIABILITIES.

Life Assurance Fund			£ 13,653,578	18	3
Outstanding Liabilities			276,735	4	6
Investment Reserve Fund	£	80,000 0 0			
Claims admitted or intimated but not paid		122,511 8 7			
Commission, &c., due		45,019 13 3			
Re-assurance premiums due but unpaid		7,770 11 4			
Unclaimed policy values		12,362 14 2			
Interest received but not due		5,319 18 9			
Due to fire department		3,750 18 5			
	£	276,735 4 6			

Note.—Assets have been deposited under local laws, as follows:

Dominion of Canada	£	102,385 5 10
South Africa		5,155 2 6
Germany		923 0 0
	£	108,463 8 4

ASSETS.

Mortgages on property within the United Kingdom	£	2,881,394	16 0
Mortgages on property out of the United Kingdom		937,769	11 5
Loans on parochial and other public rates		53,142	0 9
Loans on life interests		652,852	18 11
Loans on reversions		300,656	1 7
Loans on stocks and shares		118,144	3 1
Loans on Company's policies within their surrender values		787,774	9 9
Loans on Personal Security		327,435	11 0
Half-credit premiums secured upon policies		8,143	10 1
Investments:—			
Deposit with the High Court, viz.— £20,000 Jamaica Government inscribed stock, 1934		20,606	10 4
British Government securities		330	17 10
Indian and Colonial Government securities		113,147	14 6
Indian and Colonial Provincial securities		32,080	4 10
Indian and Colonial Municipal securities		694,475	13 10
Guaranteed Indian railway stock and debentures		45,934	15 2
Indian Government railway annuities		191,841	3 3
Public Boards in the United Kingdom		27,051	8 6
Foreign Government securities		616,388	8 8
Foreign Provincial securities		137,782	17 1
Foreign Municipal securities		284,935	6 0
Railway and other debentures and debenture stocks—home and foreign		237,715	4 10
Railway and other preference and guaranteed stocks		319,273	0 5
Railway ordinary stocks		493,218	6 2
Stocks and shares other than railway stocks		78,806	17 8
Foreign railway preference stock		104,077	1 6
Foreign railway ordinary stock		62,690	7 11
Rent charges		25,748	1 4
Leasehold ground rents		71,114	0 10
Freehold property		16,748	0 8
Leasehold property		102,190	16 1
Life interests		32,583	6 5
Reversions		6,805	1 8

NORTH BRITISH AND MERCANTILE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

Life Balance Sheet—*Concluded.*

Liabilities.					Assets.				
Annuity fund				£ 3,035,911 12 0	Agents' balances	£	115,529	11	0
Outstanding liabilities				56,248 10 10	Outstanding premiums		172,802	9	4
					Outstanding interest, dividends, and rents		34,277	6	0
Investment reserve fund	£	40,000	0	0	Interest accrued but not payable		146,509	11	2
Annuities due and unpaid, &c.		4,415	16	11	Bills receivable		122	10	9
Income tax unpaid		7,818	19	6	Due by annuity branch		1,797	8	7
Interest received, but not due		2,216	5	10	Cash in hand and on current account		76,416	17	10
Due to life branch		1,797	8	7					
	£	56,248	10	10					
				£ 13,930,314	2 9			£ 13,930,314	2 9

Annuity Balance Sheet.

					Mortgages on property within the United Kingdom	£	554,623	3	6
					Loans on parochial and other public rates		33,580	17	1
					Loans on life interests		507,364	0	9
					Loans on reversions		63,360	0	0
					Investments:—				
					British Government securities		484	6	2
					Indian and Colonial Government securities		10,203	16	3
					Indian and Colonial Provincial securities		2,036	0	10
					Indian and Colonial Municipal securities		104,085	16	7
					Guaranteed Indian railway stock		6,100	0	0
					Indian Government railway annuities		41,424	7	1
					Foreign Government securities		88,751	8	6
					Foreign Provincial securities		20,877	0	5
					Foreign Municipal securities		19,350	17	8
					Railway and other debentures and debenture stocks—home and foreign		1,061,521	6	5
					Railway and other preference and guaranteed stocks		90,271	9	11
					Railway ordinary stocks		127,852	1	5
					Stocks and shares other than railway stocks		21,000	0	0
					Foreign railway guaranteed stocks and shares		4,921	11	2
					Foreign railway preference stock		50,782	18	5
					Foreign railway ordinary stock		10,170	19	4
					Freehold ground rents		91,573	8	1
					Reversions		122,154	6	9
					Outstanding premiums		41	10	0
					Outstanding interest, dividends, and rents		4,330	16	2
					Interest accrued but not payable		35,394	1	8
					Cash—				
					On deposit		19,000	0	0
					On current account		513	1	1
					Due on sinking fund		390	17	7
				£ 3,092,160	2 10	£	3,092,160	2	10

Sinking Fund Balance Sheet.

LIABILITIES.					ASSETS.				
Sinking fund	£	83,905	1	2	Mortgages on property within the United Kingdom	£	40,694	2	8
Outstanding liabilities		397	9	5	Loans on life interests		21,700	0	0
					Loans on reversions		18,337	11	1
Annuities due and unpaid	£	6	11	10	Outstanding premiums		86	15	11
Due to annuity branch		390	17	7	Outstanding interest		190	0	11
	£	397	9	5	Interest accrued but not payable		594	0	0
					Cash on deposit		2,700	0	0
	£	84,302	10	7		£	84,302	10	7

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—T. H. PURDOM, K.C. | Managing Director—JOHN MILNE.
Vice Presidents—W. S. CALVERT. | Secretary—O. C. BARRIE.
JOHN FERGUSON. | Actuary—W. G. FITZGERALD.

(Incorporated, July 23, 1894, by 57-58 Vic., cap. 122. Licensed to transact business in Canada, July 4, 1896.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,0000,00 00
Amount subscribed for	917,000 00
Amount paid up in cash	464,177 50

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 1,022,102 58
Amount of loans secured by stocks, viz	21,972 60

	Par value.	Market value.	Amount loaned.
Dominion Savings and Investment Society's stock	$ 26,000 00	$ 20,800 00	$ 14,000 00
Bank of Montreal stock	1,700 00	4,165 00	2,972 60
London and Lake Erie stock	9,000 00	8,550 00	5,000 00
	$ 36,700 00	$ 33,515 00	$ 21,972 60

Loans made to policyholders on the companies policies assigned as collateral	151,368 63
Premium obligations on policies in force	853 12

Bonds and debentures owned by the company, viz.:—

	Par value.	Book and market value.
Sandwich, Windsor and Amherstburg Radial Railway, 1922, 4½ p.c.	$ 6,000 00	$ 5,766 00
*Portage la Prairie, 1945, 5 p.c.	10,000 00	10,844 00
*Fort William, 1927, 4½ p.c.	21,106 65	20,423 65
*Ontario West Shore Electric Railway Co's. bonds (guaranteed by town of Goderich) 1938, 5 p.c.	10,000 00	10,367 00
*Municipality of Penticton, 1960, 5 p.c.	6,000 00	6,000 00
*City of Fernie, 1940, 5 p.c.	20,000 00	20,000 00
Village of Kipling, 1913-1926, 5 p.c.	6,533 33	6,184 95
Town of Tofield, 1913-1931, 6 p.c.	11,673 72	11,673 72
Price Bros. & Co., 1940, 5 p.c.	11,388 00	9,890 26
Chatham, Wallaceburg and Lake Erie, 1925, 5 p.c.	60,000 00	54,911 59
Maritime Coal, Ry. and Power Co., 1934, 6 p.c.	10,000 00	9,296 91
London and Lake Erie Ry. & T. Co., 1950, 5 p.c.	78,000 00	74,171 43

*In deposit with the Receiver General.

SESSIONAL PAPER No. 8

THE NORTHERN LIFE OF CANADA—*Continued.*

ASSETS—*Continued.*

Bonds and debentures owned by the company—*Concluded.*

	Par value.	Book and market value.
Cape Breton Electric, 1932, 5 p.c.	$ 15,000 00	$ 14,324 23
Dominion Power and Transmission, 1932, 5 p.c.	10,000 00	9,565 67
Western Canada Flour Mills, 1931, 6 p.c.	10,000 00	10,000 00
Dunlop Tire and Rubber Goods Co., 1927, 6 p.c.	10,000 00	10,000 00
P. Burns and Company, 1931, 6 p.c.	15,000 00	15,000 00
Mun. Penticton, 1951, 5 p.c.	5,000 00	5,000 00
Mun. Lemberg, 1913-1928, 6½ p.c.	7,091 76	7,337 68
Village of Alsask, 1913-1927, 8 p.c.	5,000 00	5,547 60
" Bawlf, 1913-1919, 6 p.c.	1,400 00	1,365 26
" Brock, 1913-1926, 7 p.c.	1,866 67	1,944 21
" Carnduff, 1913-1929, 6 p.c.	4,567 07	4,330 47
" Daysland, 1913-1924, 6 p.c.	2,158 17	2,072 13
" Earl Grey, 1913-1927, 6 p.c.	1,500 00	1,489 05
" Eyebrow, 1913-1920, 6 p.c.	1,200 00	1,167 16
" Fielding, 1913-1925, 6 p.c.	1,300 00	1,283 92
" Forward, 1913-1927, 6 p.c.	2,000 00	1,985 40
" Harris, 1913-1921, 7 p.c.	1,350 00	1,397 85
" Hubbard, 1913-1927, 6 p.c.	1,000 00	985 48
" Imperial, 1913-1926, 7 p.c.	2,333 33	2,447 03
" Kinistino, 1913-1927, 6 p.c.	2,700 00	2,680 29
" Leslie, 1913-1927, 7 p.c.	1,500 00	1,543 06
" Loreburn, 1913-1920, 7 p.c.	784 80	810 26
" Lusiland, 1913-1927, 6 p.c.	8,000 00	7,941 60
" Maryfield, 1912-1926, 6½ p.c.	1,525 00	1,558 40
" Milden, 1913-1927, 6½ p.c.	3,500 00	3,576 65
" Morse, 1913-1927, 6 p.c.	4,000 00	3,970 80
" Mortlach, 1913-1926, 6 p.c.	4,666 67	4,634 18
" Osage, 1913-1927, 6 p.c.	3,000 00	2,978 10
" Quinton, 1913-1922, 6 p.c.	1,000 00	978 37
" Ryley, 1913-1921, 6 p.c.	1,800 00	1,790 87
" Salvador, 1913-1927, 6 p.c.	2,300 00	2,283 21
" Semans, 1913-1926, 6 p.c.	4,666 67	4,602 02
" Shellbrook, 1913-1926, 7 p.c.	3,733 33	3,915 25
" Simpson, 1913-1927, 6 p.c.	1,500 00	1,489 05
" Stornoway, 1913-1927, 6 p.c.	1,500 00	1,489 05
" Tugaske, 1913-1924, 6 p.c.	1,600 00	1,541 48
Total par, book and market values	$ 396,245 17	$ 384,555 29

Carried out at book and market value ..... $ 384,555 29

Stocks owned by the Company:—

	Par value.	Book value.	Market value.
200 shares British America Assurance Co.	$ 5,000 00	$ 2,500 00	$ 2,000 00
250 shares Western Assurance Co.	5,000 00	2,500 00	2,000 00
20 shares Dominion Telegraph Co.	1,000 00	1,150 00	1,000 00
10 shares Landed Banking & Loan Co.	1,000 00	1,221 25	1,400 00
100 shares London Street Ry. Co.	4,000 00	4,000 00	4,000 00
6 shares Sun & Hastings Loan Co.	600 00	522 50	600 00
600 shares Chatham, Wallaceburg and Lake Erie	60,000 00	.....	6,000 00
50 shares Maritime Coal, Ry. & Power Co.	5,000 00	750 00	750 00
780 shares London & Lake Erie R. & T. Co.	78,000 00	.....	.....
100 shares Canadian Locomotive, pre'fd.	10,000 00	10,000 00	10,725 00
25 shares Canadian Locomotive, com.	2,500 00	.....	.....
30 shares Dominion Savings & Inv. Society	1,500 00	1,080 00	1,080 00
10 shares Prairie Provinces Trust	1,000 00	1,000 00	1,000 00
50 shares Bank of Toronto	5,000 00	10,634 37	10,400 00
Total par, book and market value	$ 179,600 00	$ 35,358 12	$ 40,955 00

Carried out at book value 35,358 12

Cash at head office, $4,188.95; less, $35.00 in suspense account 4,153 95

THE NORTHERN LIFE OF CANADA—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Dominion Savings & Investment Society, London	$ 26,740 28	
Bank of Toronto, London	33,065 17	
Union Bank, Winnipeg	1,237 16	
Total cash in banks		$ 61,042 61
Total ledger assets		$ 1,681,406 90

OTHER ASSETS.

Market value of stocks over book value		$ 5,596 88
Office furniture and fixtures, $6,556.84; less 10 per cent		5,901 16
Interest due, $13,157.69; accrued, $25,820.81		38,978 50

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 4,255 58	$ 26,178 02
10 per cent deducted from renewal premiums		2,617 80
Net premiums due and uncollected	$ 4,255 58	$ 23,560 22
Net deferred premiums on policies in force (taken at 90 per cent gross on renewals)	968 88	6,526 89

Net outstanding and deferred premiums		35,311 57
Premium notes, $58,089.24; less $15,056.74		43,032 50
Total assets		$ 1,810,227 51

LIABILITIES.

Amount computed or estimated upon the statutory basis to cover net present values of all policies in force	$ 1,316,781 15	
Deduct values of policies reinsured in other licensed companies	10,539 97	
*Net reinsurance reserve	$ 1,306,241 18	
Deduct amount of allowance permitted	36,027 43	
Net reserve (less deduction)		$ 1,270,213 75
Claims for death losses, unadjusted		2,000 00
Claims for matured endowments, due and unpaid		1,000 00
Amount of dividends to stockholders due and unpaid		15,054 45
Provincial, Municipal and other taxes due and accrued		1,500 00
Balance of shareholders' account		3,929 11
Total liabilities		$ 1,293,697 31
Excess of assets over liabilities		$ 516,530 20
Capital stock paid-up		464,177 50
Surplus over all liabilities and paid up capital		$ 52,352 70

(Including $24,276.57 surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911; the balance ($28,076.13) being undivided as between shareholders and policyholders.)

*Based on the mean between Hm, 4½ per cent and Om (5), 3½ per cent. for business prior to January 1, 1909, and on Om (5) 3½ per cent for business issued on and after that date.

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THE NORTHERN LIFE OF CANADA—*Continued.*

Shareholders' Surplus Account.

Balance of shareholders' account, December 31, 1911		$ 1,316 78
Interest added during the year		30,386 83
Stock premium received during the year		100 00
Shareholders' proportion of profits, being 10 p.c. of $10,000 apportioned		1,000 00
		$ 32,803 61
Amount of dividends to shareholders paid and earned during the year	Pd. July 1, $13,820 05 Pd. Jan. 1, 15,054 45	28,874 50
Balance of shareholders' account, Dec. 31, 1912		$ 3,929 11

(Policyholders receive 90 per cent. of the distributive share of surplus and shareholders 10 per cent.)

INCOME.

Cash received for first year premiums	$ 70,501 35		
Less premiums paid for reinsurance	1,111 85		
Total net income from first year's premiums		$ 69,389 50	
Cash received for renewal premiums	$ 244,774 06		
Renewal premiums paid by dividends	55 00		
Total	$ 244,829 06		
Less premiums paid for reinsurance	4,349 44		
Total net income from renewal premiums		240,479 62	
Total net premium income			$ 309,869 12
Amount received for interest on investments			86,426 05
" " dividends on stocks			1,460 00
Net cash received as profits on securities actually sold			1,647 50
Received for premium on capital stock			100 00
Total			$ 399,502 67
Received for increased capital			4,396 12
Total income			$ 403,898 79

EXPENDITURE.

Cash paid for death losses	$ 48,991 94		
Deduct amount received from other companies for reinsured death claims	6,000 00		
Net amount paid for death claims (of which $5,150 accrued in previous years)			$ 42,991 94
Cash paid for matured endowments			7,000 00
Cash paid for surrendered policies			15,073 35
Cash dividends paid policyholders			1,656 60
Total amount paid to policyholders			$ 66,721 89
Cash paid to stockholders for dividends			27,591 73
Taxes, licenses fees or fines			4,016 26

THE NORTHERN LIFE OF CANADA—*Continued.*

EXPENDITURE—*Concluded.*

Cash paid for investment expenses, commission on loans		$ 2,426 85
Head office salaries, $16,692.22; H. O. travelling expenses, $888.78 directors' fees, $3,940.25; auditors' fees, $500; salaries of cashiers in branch offices, $3,573		25,594 25
Commissions, first year, $61,262.95; renewals, $8,176.67; agency salaries, including superintendent of agencies and provincial managers, $7,075; agency travelling expenses, $2,120.02		78,634 64
Miscellaneous payments, viz:—Advertising, $2,417.62; exchange, $311.43; medical fees, $8,273.36; office furniture, $1,415.10; postage, $1,314.20; printing and stationery, $1,643; rent, fuel and light (head and branch offices), $5,593.01; collection expenses, $367; sundries, $552.06; express, telegrams and telephones, $336.46; legal expenses, $320; books and periodicals, $224.03		22,767 27
Total expenditure		$ 227,752 89

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911		$ 1,504,041 25
Income as above		403,898 79
Appreciation in ledger values of assets		1,219 75
Total		$ 1,909,159 79
Expenditure as above		227,752 89
Balance, net ledger assets, December 31, 1912		$ 1,681,406 90

(The average rate of interest earned, upon these invested assets, during 1912, was 6.33 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	1,228	
Amount of said policies		$ 1,800,417 00
Amount of said policies reinsured in other licensed companies in Canada		67,025 00
Number of policies become claims during the year	44	
Amount of said claims	$ 52,950	
Amount of claims reinsured in other licensed companies in Canada	6,000	
Net amount of said claims		46,950 00
Number of policies in force at date	6,808	
Amount of said policies	$ 9,097,044 50	
Bonus additions thereto	138 00	
Total	$ 9,097,182 50	
Amount of said policies reinsured in other licensed companies in Canada	272,975 00	
Net amount in force at December 31, 1912		8,734,207 50

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THE NORTHERN LIFE OF CANADA—*Continued*..

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	4,254	$ 5,444,117 00		
Endowments	1,755	2,134,020 50		
Term and all other	110	278,000 00		
Bonus additions		60 00		
			6,119	$ 7,856,197 50
New policies issued:—				
Whole life	1,012	$ 1,443,055 00		
Endowments	455	663,235 00		
Term and all other	35	98,500 00		
Bonus additions		78 00		
			1,502	2,204,868 00
Old policies revived			14	13,100 00
Old, change and increased				1,876 00
Total			7,635	$10,076,041 50
Deduct policies terminated			827	1,068,859 00
Policies in force at December 31, 1912:—				
Whole life	4,728	$ 6,204,723 00		
Endowment	1,958	2,485,321 50		
Term and all other	122	317,000 00		
Bonus additions		138 00		
			6,808	$ 9,007,182 50

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	37	$ 44,950 00
" maturity	7	8,000 00
" expiry	2	3,000 00
" surrender	72	89,337 00
" lapse	696	871,768 00
" change and decrease		31,989 00
" not being taken	13	19,815 00
Total terminated	827	$ 1,068,859 00

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	56	$ 162,500 00
Endowment	30	83,975 00
Term and all other	9	26,500 00
	95	$ 272,975 00

THE NORTHERN LIFE OF CANADA—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit—			
Life	4,336	$ 5,671,482	$ *704,665 85
Endowments	1,800	2,341,412	515,784 76
Disability benefit			158 72
Bonus additons		138	56 23
Premium reduction			265 79
Totals	6,136	$ 8,013,032	$ 1,220,931 35
Less reinsured		241,475	9,873 59
Net	6,136	7,771,557	$ 1,211,057 76
Without-Profit—			
Life	392	$ 533,241 00	$ 62,648 05
Endowments	158	143,909 50	31,530 11
Term, &c	122	317,000 00	1,671 64
Totals	672	$ 994,150 50	$ 95,849 80
Less reinsured		31,500 00	666 38
Net	672	$ 962,650 50	$ 95,183 42
Grand totals	6,808	$ 8,734,207 50	$ 1,306,241 18

*This amount includes reserve for extra guarantee.

Miscellaneous Statement.

1. Assurances were classified as to plans and ages at entry. There are no annuities.

2. The valuation age for assurances was taken as age attained.

3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*c*) Policies providing for payment at death during certain periods of an amount less than the full amount of insurance were valued as if the full amount were payable.

(*d*) Policies issued at a fixed extra premium whether payable in one sum or annually, were valued as if there were no extra premiums.

(*e*) For policies providing for disability benefits, an extra reserve equivalent to 75 per cent of the disability premiums received is maintained.

4. See 3 (*a*).

5. For single or limited premium policies no additional reserve is held on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 6.33 per cent.

7. DIVISION OF SURPLUS BETWEEN SHAREHOLDERS AND POLICYHOLDERS.

10 per cent of the divisible surplus goes to the shareholders, the remaining 90 per cent being allotted to the policyholders.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

The dividends paid in 1912 were determined on the basis of the loadings only, from which deductions for expenses were made, depending on the year of entry and plan of insurance. The remainders were accumulated at rates of interest varying from 4 to 5 per cent.

THE NORTHERN LIFE OF CANADA—*Concluded.*

With-Profit Policies.

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in force.	Profits contingently apportioned.
1897	$ 142,470	$ 3,374 44
1898	184,510	3,660 06
1899	378,790	5,095 73
1900	213,195	2,506 32
1901	295,811	3,117 39
1902	322,892	2,350 29
1903	346,515	1,564 45
1904	340,975	912 36
1905	428,205	643 00
1906	355,230	350 64
1907	430,031	259 09
1908	515,874	214 68
1909	522,949	133 00
1910	668,390	95 12
Totals	$ 5,145,837	$ 24,276 57

Deferred Dividend policies issued subsequent to December 31, 1910.

Year of Issue.	Amount in force.
1911	$ 1,075,735
1912	1,787,322
Totals	$ 2,863,057

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—GEO. C. MARKHAM. | Secretary—A. S. HATHAWAY.

Principal Office—Milwaukee, Wis., U.S.A.

Attorney in Canada—WM. ANGUS. | Head office in Canada—Montreal.

(Incorporated, March 2, 1857. Commenced business in Canada, November, 1871.)

No Capital Stock.

ASSETS IN CANADA.

Amount of loans made to Canadian policyholders on the company's policies assigned as collateral	$	1,957 50
United States registered bonds, 1925, 4 p. c. held by the Receiver General, viz:—$100,000; carried out at market value		114,000 00
Accrued interest		72 72
Net deferred premiums		138 20
Total assets in Canada	$	116,168 42

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies including reserves for reversionary additions and premium reductions	$	88,001 00
Amount of dividends to Canadian policyholders due and unpaid		102 60
Total liabilities in Canada	$	88,103 60

INCOME IN CANADA.

Cash received for renewal premiums	$	1,578 40	
Renewal premiums paid by dividends		1,355 88	
Total net premium income			$ 2,934 28
Received for interest on loans on company's policies			107 90
Total income in Canada			$ 3,042 18

*Based on Actuaries' Table, 4 per cent.

NORTHWESTERN MUTUAL LIFE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for death claims ($436 of which accrued in previous years)	$	3,163 00
Cash dividends paid policyholders		52 77
Cash dividends applied in payment of premiums		1,355 88
Total net amount paid to policyholders	$	4,571 65
Taxes, licenses, fees or fines		3 89
Attorney's services		50 00
Total expenditure in Canada	$	4,625 54

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	4		
Amount of said claims		$	2,727 00
Number of policies in force at date	133		
Amount of said policies at December 31, 1912			153,326 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.		Amount.
In force at beginning of year:—					
Whole life	137	155,002			
Endowment	1	1,000			
			138	$	156,002 00
Old, changed and increased					51 00
			138	$	156,053 00
Deduct terminated			5		3,727 00
In force at end of year:—					
Whole life	132	$ 151,326			
Endowment	1	1,000			
			133	$	152,326 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Terminated by death	4	$	2,727 00
" change and decrease	1		1,000 00
Total	5	$	3,727 00

NORWICH UNION LIFE INSURANCE SOCIETY.

(Including the old business of the Reliance Mutual Life Assurance Society.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

General Manager—DAVIDSON WALKER. | Secretary—M. MACKENZIE LEES.
Chief agent in Canada— | Principal Office—Norwich, Eng.
JOHN B. LAIDLAW. | Head Office in Canada—Toronto.

(Reliance Mutual, Established, 1840. Commenced business in Canada, August 1, 1868. License to Norwich Union Life issued October 18, 1899.)

No Capital.

ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Toronto, 3½ p.c. debentures, 1929-1944	$ 85,166 67	$ 76,650 00
Newfoundland, 3½ p.c. debentures, 1947	24,333 33	20,130 00
City of St. John, N.B., 4 per cent bonds, 1934	21,900 00	20,367 00
City of Quebec, 4 p.c. bonds, 1923	17,033 34	16,863 00
City of Vancouver, 4 p.c. bonds, 1931-1946	33,846 66	32,013 20
Total par value	$ 182,280 00	$ 166,023 20

Carried out at market value	$	166,023 20
Cash in Imperial Bank of Canada, Toronto		8,152 33
Total assets in Canada	$	174,175 53

LIABILITIES IN CANADA.

*Net reserve on all outstanding policies (including reserve for reversionary bonus additions)	$	60,000 00
Capital redemption assurances		47,655 00
Total liabilities in Canada	$	107,655 00

INCOME IN CANADA.

Premiums received in cash	$	3,170 02
Received for interest on investments		357 43
Total income in Canada	$	3,527 45

*Estimated by the Department on the statutory basis.

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NORWICH UNION LIFE—*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death claims		$ 3,044 30
Cash paid for surrendered policies		650 00
Cash paid for commissions		105 43
Cash paid for taxes, licenses, fees or fines		22 14
Express, telegrams and telephones, $2.90; Books and periodicals, $8.00		10 90
Total expenditure in Canada		$ 3,832 77

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	3		
Amount of said claims		$	3,044 30
Number of policies in force at date	101		
Amount of said policies	$ 131,327 40		
Bonus additions	14,145 40		
Total net amount of policies in force December 31, 1912		$	145,472 80

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.		Amount.
In force at beginning of year, (including bonus additions, $14,979.25)	105	$	149,722 65
Deduct terminated by death (including $628.30, bonus additions)	3	$ 3,044 30	
Deduct terminated by surrender (including $205.55, bonus additions)	1	1,205 55	
Total	4	$	4,249 85

In force at end of year:—

Whole life	97	$	112,827 40	
Endowment	4		18,500 00	
Bonus additions			14,145 40	
Total	101		$	145,472 80

NORWICH UNION LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1912.

ASSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fund at the beginning of the year	8,440,650	13	1	Claims under policies, paid and outstanding:—			
Premiums (*less* reassurances)	1,320,295	6	11	By death	424,741	10	8
Interest, dividends and rents £ 365,385 6 5				By maturity	148,335	17	8
Less income tax thereon 8,792 11 6				Surrenders, including surrenders of bonus (ordinary)	95,283	18	11
	356,592	14	11	Bonuses in reduction of premiums	17,480	0	0
Assignment fees, &c.	1,178	13	10	Bonuses in cash	26,425	4	10
				Commission	122,228	13	5
				Expenses of management	87,675	15	3
				Directors' remuneration	4,200	0	0
				Amount payable to the National Insurance Institute of Italy on transfer to it of the Society's full liability under Italian insurance contracts	176,200	4	0
				Amount of fund at the end of the year	9,016,146	4	0
	£10,118,717	8	9		£10,118,717	8	9

ANNUITY ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fund at the beginning of the year	1,039,245	11	6	Annuities	119,821	17	9
Consideration for annuities granted	93,982	5	7	Surrenders (ordinary)	3,565	4	9
Interest (estimated) £ 40,904 1 0				Amount payable to the National Insurance Institute of Italy on transfer to it of the Society's full liability under Italian annuity contracts	1,836	3	2
Less income tax thereon 984 5 2				Commission	1,107	17	6
	39,919	15	10	Expenses (estimated)	939	16	6
				Amount of fund at the end of the year	1,045,876	13	3
	£ 1,173,147	12	11		£ 1,173,147	12	11

CAPITAL REDEMPTION ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fund at the beginning of the year £	810,935	11	8	Claims £	20,355	5	2
Premiums	127,593	14	3	Surrenders	78,276	15	8
Interest (estimated) £ 32,898 8 4				Commission	2,830	15	0
Less income tax thereon 791 11 10				Expenses (estimated)	3,081	11	0
	32,106	16	6	Amount of fund at the end of the year	866,091	15	7
£	970,636	2	5	£	970,636	2	5

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Assurance fund	9,016,146	4	0
Annuity fund	1,045,876	13	3
Capital redemption fund	866,091	15	7
Total fund	£10,928,114	12	10
Claims admitted but not paid	£ 121,036 1 4		
Claims intimated but not paid	61,171 6 7		
	£ 182,207 7 11		
Less reassurances	15,000 0 0		
	167,207	7	11
Outstanding annuities	782	10	2
Due to National Insurance Institute of Italy on balance of accounts	130,868	16	6

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	2,539,635	14	5
Mortgages on property out of the United Kingdom	2,012,250	18	2
Loans on parochial and other public rates	68,241	3	5
Loans, life interests	139,316	17	9
Loans, reversions	167,511	15	6
Loans, stocks and shares	183,744	5	0
Loans, Society's policies within their surrender values	462,321	19	0
Loans, personal security	404,842	2	3
Investments:—			
Deposit with the High Court—			
£7,500 Great Eastern Ry. 4 p.c. deben. stock	£ 7,650 0 0		
£7,000 Great Western Ry. 4½ p.c. deben. stock	8,113 12 0		
£6,000 North Eastern Ry. 3 p.c. deben. stock	4,680 0 0		
	£ 20,443 12 0		
British Government securities	16,002 12 0		
Municipal and County securities—United Kingdom	12,164 11 4		
Indian and Colonial Government securities	21,195 14 8		
Indian and Colonial Provincial securities	3,169 7 0		
Indian and Colonial Municipal securities	295,880 9 11		
Foreign Government securities	633,453 3 4		
Foreign Provincial securities	71,571 10 2		
Foreign Municipal securities	169,031 5 5		
Railway and other deb. and deb. stocks—Home and Foreign	1,440,250 5 0		
Railway and other pref. and guaranteed stocks	98,684 19 5		
Railway ordinary stocks	191,498 6 11		
	£ 2,973,345 17 2		
Ground rents	100,045 9 3		
Scottish Imperial purchase	33,167 8 2		
Real estate and house property (including the Society's offices in Norwich, London, Liverpool, Birmingham, Glasgow, Dublin, &c., at cost, less amounts written off for depreciation)	1,141,883 12 10		
Life interests	99,137 16 2		
Reversions	381,788 1 1		
	4,729,368	4	8

NORWICH UNION LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

BALANCE SHEET—*Concluded.*

ASSETS.	£	s.	d.
£11,226,973	7	5	

LIABILITIES.	£	s.	d.
Fixtures and furniture at principal offices	8,875	17	10
Policy stamps	667	17	6
Agents' balances	62,926	6	1
Outstanding premiums	99,544	15	11
Outstanding interest	30,539	18	7
Interest accrued but not payable	103,135	16	4
Balance due from Scottish Imperial fund	8,130	14	2
Cash—on deposit	55,461	11	8
" in hand and on current account	150,457	9	2
£11,226,973	7	5	

PHŒNIX ASSURANCE COMPANY, LIMITED, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—
Rt. Hon. LORD GEORGE HAMILTON

General Manager and Actuary—
Sir GERALD H. RYAN, F.I.A.

Principal Offices—19 and 70 Lombard Street, London, E.C., England.

Joint Managers for Canada—
R. MACD. PATERSON and
J. B. PATERSON.

Head Office in Canada—Montreal.

(Incorporated 1782. Commenced business of fire insurance in Canada, 1804. By special Act of the Parliament of Canada, 7-8 Edward VII., cap. 145, amended by 9-10 Edward VII., cap. 146, the company obtained power to transact the business of life insurance in Canada in addition to its business of fire insurance. License for life insurance issued April 4, 1910.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£	3,210,650
Amount paid in cash		422,855

ASSETS IN CANADA.

Value of real estate in Canada held by the Company, unencumbered	$	220,463 77
Mortgages on real estate held by Canadian trustees under the provisions of the Insurance Act		1,466,375 16
Amount of loans made to Canadian policyholders on the company's policies assigned as collaterals		189,808 43

Stocks and bonds in deposit with the Receiver General :—

	Par value.	Market value.
Province of British Columbia, 3 per cent stock, 1941	$ 112,420 00	$ 89,935 99
Canada, 3½ per cent bonds, 1909-1934	486 67	457 47
Canadian Northern Railway guaranteed 4 per cent bonds, 1930	48,666 67	47,912 34
Canadian Northern Railway, 1st mortgage debenture, 1961, 3½ per cent	60,833 33	54,445 83
Vancouver B.C., 4 per cent bonds, 1945	50,000 00	46,790 00
Manitoba Government 4 per cent bonds, 1930	30,000 00	29,535 00
St. Louis (Montreal) 4 per cent bonds, 1940	25,000 00	24,000 00
Maisonneuve (Montreal) 4½ per cent bonds, 1940	15,000 00	15,000 00
Newfoundland Government 3½ per cent bonds, 1941-1948	73,000 00	62,779 99
City of Brandon, 1939, 4½ per cent	8,000 00	7,556 00
Total par and market values	$ 423,406 67	$ 378,412 62

PHŒNIX ASSURANCE—*Continued.*

ASSETS—*Concluded.*

Bonds in the hands of Trustees, viz:—

	Par value.	Market value.
Montreal Gas Co., 1921, 4 p.c.	$ 24,720 00	$ 24,075 00
Bell Telephone Co., of Canada, 1925, 5 p.c.	30,000 00	30,150 00
St. Louis (Montreal) 1948, 4½ p.c.	50,000 00	52,275 00
Brandon, 1934, 4½ p.c.	20,000 00	19,008 00
Toronto, 1944, 3½ p.c.	48,666 67	42,408 14
Manitoba (Drainage) 1938, 4 p.c.	40,000 00	39,200 00
Montreal High School, 1949, 4 p.c.	50,000 00	48,820 00
London, Ont., 1934-38, 4½ p.c.	25,000 00	25,445 60
London, Ont., 1939, 4 p.c.	10,000 00	9,415 00
Total	$ 298,486 67	$ 290,796 74
Total par and market values	$ 721,893 34	$ 669,209 36

Carried out at market value		$ 669,209 36
Cash at head office		72 91
Cash in Bank of Montreal, Montreal		40,598 09
Interest due, $462; accrued, $46,329.53		46,791 53
Loans on endowment and life policies		3,217 00
Endowment assurances fully paid, assigned to company, present value		10,051 00
Rents accrued		1,924 82

	New.	Renewals.	
Gross premiums due and uncollected on Canadian policies in force	$ 4,902 28	$ 34,269 54	
Deduct commissions payable thereon	1,960 88	1,713 48	
	$ 2,941 40	$ 32,556 06	
Net outstanding premiums			35,497 46
Total assets in Canada			$ 2,684,009 53

LIABILITIES IN CANADA.

Amount computed to cover the net present value of all Canadian policies reversionary additions, premium reductions and annuities in force	$ 2,440,560	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	104,322	
Total	$ 2,544,882	
Deduct value of policies reinsured in other companies licensed in Canada	161,435	
*Net reinsurance reserve		$ 2,383,447 00
Claims for death losses, adjusted but unpaid ($86 accrued in 1909)	$ 22,291 25	
Claims for matured endowments, due and unpaid	3,548 00	
Total amount of unsettled claims		25,839 25
Due on account of general expenses		4,150 00
Taxes due and accrued		2,000 00
Total liabilities in Canada		$ 2,415,436 25

*Upon the basis of the British offices Om. (5) Table of Mortality with interest at 3 per cent for British Empire policies and Om Table with 3 per cent. interest for Company's policies; for Annuities Oa Table with interest at 3 per cent.

PHŒNIX ASSURANCE—*Continued.*

INCOME IN CANADA.

Cash received for first year premiums		$ 27,874 50	
Cash received for renewal premiums	$ 173,799 53		
Renewal premiums paid by dividends	827 93		
Total	$ 174,627 46		
Less premiums paid for reinsurance	4,991 20		
Total net income from renewal premiums		169,636 26	
Total net premium income			$ 197,510 76
Cash received for interest			113,869 74
Cash received for rents			9,711 09
Total income in Canada			$ 321,091 59

EXPENDITURE IN CANADA.

Cash paid for death losses ($13,611.48 of which accrued in previous years)		$ 116,425 48	
Deduct reinsurances		1,245 00	
		$ 115,180 48	
Cash paid for matured endowments ($8,166 of which accrued in previous years)		54,709 50	
Total net amount paid for death claims (including $12,896, bonuses), and matured endowments (including $9,790, bonuses)			$ 169,889 98
Cash paid to annuitants			4,484 00
Cash paid for surrendered policies			33,515 05
Cash dividends paid to Canadian policyholders			38,307 60
Cash dividends applied in payment of premiums			827 93
Total net amount paid to policyholders			$ 247,024 56
Cash paid for taxes			2,655 00
Head office salaries, $16,450.26; H. O. travelling expenses, $2,095.73; trustees' fees, $250; directors' fees, $562.50; auditors' fees, $400			19,758 49
Commiss ons, first year, $9,676.32; do., renewals, $3,295.62; agency travelling expenses, $522.50; agency salaries, $650; agents' office rent and expenses, $304			14,448 44
All other expenditure, viz:—Advertising, $788.81; sundries, $496.92; legal expenses, $193.07; medical fees, $2,346.81; postage, $997.21; printing and stationery, $2,024.17; office furniture, &c., $446.24			7,293 23
Total expenditure in Canada			$ 291,179 72

MISCELLANEOUS, IN CANADA.

Number of new Canadian policies taken during the year and paid for in cash	240		
Amount of said policies			$ 880,600 00
Number of policies become claims during the year (including matured endowments)	55		
Amount of said claims (including matured endowments)	$ 184,281 50		
Amount of said claims reinsured in other licensed companies in Canada	1,245 00		
Net amount carried out			183,036 50

PHŒNIX ASSURANCE—*Continued.*

MISCELLANEOUS, IN CANADA—*Concluded.*

Number of policies in force at date	2,152	
Amount of said policies	$ 6,359,150 26	
Bonus additions thereto	680,271 00	
Total	$ 7,039,421 26	
Less amount of said policies reinsured in other licensed companies in Canada (including bonus additions, $24,511.64)	190,436 64	
Net amount in force at December 31, 1912		$ 6,848,984 62
Number of life annuities in force at December 31, 1912	6	
Annual payments thereunder		4,484 00

EXHIBIT OF ANNUITIES (CANADIAN BUSINESS).

LIFE ANNUITIES PROPER.

	No.	Annual Payments.
In force at December 31, 1912	6	$ 4,484

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	1,643	$ 4,459,011 42		
Endowments	392	1,226,664 84		
Term and all other	35	168,500 00		
Bonus additions		455,562 50		
			2,070	$ 6,309,738 76
New policies issued:—				
Whole life	126	$ 503,100 00		
Endowments	81	139,000 00		
Term and all other	38	246,000 00		
Bonus additions		303,377 50		
			245	$ 1,191,477 50
Old policies revived			1	746 00
			2,316	$ 7,501,962 26
Deduct terminated			164	462,541 00
In force at end of year:—				
Whole life	1,661	$ 4,713,621 92		
Endowments	429	1,287,028 34		
Term and all other	62	358,500 00		
Bonus additions		680,271 00		
			2,152	$ 7,039,421 26

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Terminated by death (including bonuses, $19,270)	29	$	134,215 00
" maturity (including bonuses, $9,147)	26		50,066 50
" expiry	3		11,500 00
" surrender (including bonuses, $46,685.50)	54		138,353 00
" lapse (including bonuses, $1,296.50)	47		115,696 50
" decrease (including bonuses, $2,270)			5,210 00
" not taken	5		7,500 00
Total (including bonuses, $78,669.00)	164	$	462,541 00

PHŒNIX ASSURANCE—*Continued.*

DETAILS OF POLICIES REINSURED AT END OF YEAR.

	Amount.
Whole life policies	$ 110,925 00
Endowments	55,000 00
Bonus additions	24,511 64
Total	$ 190,436 64

STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES.

	No.	Amount.	Reserve.
With-Profit—			
Life	1,401	$ 4,522,454	$ 1,578,693
Endowments	372	1,154,439	514,759
Term, &c	6	6,000	572
Additional reserves			96,713
Totals	1,779	$ 5,682,893	$ 2,190,737
Less reinsured		346,157	124,758
Net	1,779	$ 5,336,736	$ 2,065,979
Without-Profit—			
Life	262	$ 735,443	$ 252,506
Endowments	37	196,529	47,329
Term, &c	80	437,000	13,984
Additional reserves			7,609
Totals	379	$ 1,368,972	$ 321,428
Less reinsured		180,825	36,677
Net	379	$ 1,188,147	$ 284,751
Grand totals	2,158	$ 6,524,883	$ 2,350,730

*Life Annuities Proper, 7; yearly amount payable, $5,734; reserve, $32,717.

Miscellaneous Statement.

1. Assurances and annuities were valued in groups.
2. The valuation ages were arrived at as follows,—(*a*) Whole Life Assurances, nearest age at date of valuation, (*b*) Endowment Assurances, mean valuation age according to Lidstone's method, (*c*) Annuities, nearest age at date of valuation.
3. (*a*) Policies issued at premiums corresponding to ages higher than the true ages owing to defective health or family history were treated as follows,—
   British Empire Fund Policies:—An extra reserve of one-half year's extra premium was made.
   Company's Life Fund Policies:—An addition was made to the valuation and entry ages corresponding to the extra premium charged, except for endowments where one half year's extra premium was reserved. (*b*) Policies providing for the payments during certain periods of an amount less than the full amount of insurance were valued for the full amount. (*c*) Policies issued at a fixed extra premium on account of climate or occupation were treated as follows: For Annual extra premiums an extra reserve of one half of the yearly extra premium was made. For single extra premiums, each case was treated on its merits, and a reserve was made of the full extra premium where considered necessary. (*d*) Policies providing for disability benefits were treated in all respects as ordinary policies, an additional reserve being made of the whole of the extra premium received.

*Including one annuity issued on a life resident outside of Canada but transferred to the Canadian branch.

PHŒNIX ASSURANCE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

4. Under Limited Payment and Paid-up Policies a reserve was made for loading equal to the reserve which would have been made under corresponding Whole Life Policies.

5. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

In the British Empire Fund the Policyholders are entitled to the whole of the divisible surplus; in the Company's Life Fund, to the whole of the divisible surplus in the participating funds, (the shareholders taking the whole of the divisible surplus in the non-participating funds).

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

The Quinquennial Reversionary Bonuses were alloted on the basis of a uniform rate of bonus to all policies entitled to participate, irrespective of class or age. The cash surrender values of such Bonuses were computed by the British Offices O[m] (select) Table, 1893, at 4½ per cent interest

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LIFE DEPARTMENT.

During the year, 2,092 Life Policies were issued, assuring £1,701,524, with new premiums of £74,647. Reassurances were affected with other companies for £448,174, at premiums of £8,274. The net new assurances were thus £1,253,350, and the net new premium income £56,373, including £12,563 of single premiums.

One hundred and forty immediate annuities were granted for £7,762 per annum, the consideration money received being £84,516. Five deferred and reversionary and contingent annuities for £156 per annum at premiums of £113 were also granted.

Claims for the aggregate sum of £508,192 arose by the death of 581 persons assured under 689 policies, and a further sum of £160,290 was paid in respect of endowment assurances matured. The amount paid in claims was within the expectation. Forty-one annuitants, in receipt of £7,976 per annum, died during the year.

The income of this department for the year was £1,206,774, and the outgoings were £983,046. The Life assurance funds were thus increased by £223,728, and at the close of the year stood at £10,586,714. The rate of interest calculated upon the average funds of the year was £4. 1s. 0d. per cent after deduction of income tax.

PROFIT AND LOSS ACCOUNT.

The operations of the year resulted in a total trading profit from Fire, Accident and Marine Accounts of £173,161 being passed to profit and loss, in addition to £153,018 for interest.

After payment of dividends and the interest on the debenture stocks a balance remains out of which the Directors have resolved to carry £100,000 to the Fire General Reserve, making the amount thereof £1,200,000, and £15,000 to Office Premises account. This will leave £285,718 to be carried to the credit of next year's account.

PHŒNIX ASSURANCE—*Continued.*

General Business Statement for the Year ending December 31, 1912. *Continued*

An interim dividend of 15s. per share was paid in November last and the directors recommend payment on 1st May next of a final dividend for the year 1912 of 22s. 6d. per share, as against 20s. per share paid in May, 1912. It is further their intention to increase the interim dividend payable in November next, from 15s. to 17s. 6d. in respect of each present share, making a total payment of £2 during the year 1913. Should the shares be subdivided, as proposed below, this would be equivalent to 8s. per new share for the year. All dividends are subject to deduction of Income Tax.

PHŒNIX ASSURANCE—*Concluded.*

General Business Statement—*Concluded.*

Life Revenue Account.

	£	s.	d.	£	s.	d.
Amount of funds at the beginning of the year				10,362,986	7	0
Premiums				706,334	4	5
Consideration for annuities granted				84,516	5	1
Interest, dividends and rent	£ 436,484	11	5			
Less income tax thereon	20,708	6	0			
				415,776	5	5
Fees				147	5	7
				£11,569,760	7	6

	£	s.	d.
Claims paid and outstanding:—			
By death	508,192	3	5
By maturity	160,290	6	3
Surrenders, including surrenders of bonus	59,037	4	7
Annuities	81,913	10	7
Bonuses in cash	50,430	9	6
Bonuses in reduction of premiums	7,703	4	3
Commission	34,591	19	8
Expenses of management	56,470	10	8
Securities written down on re-valuation (British Empire Fund)	24,417	0	0
Amount of funds at the end of the year	10,586,713	18	7
	£11,569,760	7	6

Profit and Loss Account.

	£	s.	d.	£	s.	d.
Balance of last year's account				283,347	12	9
Interest, Dividends and Rents:—						
From Fire Account	62,279	10	10			
Accident Account	2,970	1	11			
Marine Account	17,227	13	5			
Not carried to other Accts. £74,117 8 5						
Less income tax thereon 3,576 18 8						
	70,540	9	9			
				153,017	15	11
Trading Profit transferred:—						
From Fire Account	132,833	0	5			
Accident Account	4,312	9	4			
Marine Account	36,015	4	4			
				173,160	14	1
Transfer fees				133	7	6
				£ 609,659	10	3

	£	s.	d.	£	s.	d.
Final dividend for 1911 of 20s. a share on 84,571 shares	84,571	0	0			
Less income tax thereon	4,933	6	2			
				79,637	13	10
Interim dividend for 1912 of 15s. a share on 84,571 shares	63,428	5	0			
Less income tax thereon	3,699	19	8			
				59,728	5	4
Interest on 4% Debenture Stock (Law Life)	40,000	0	0			
Less income tax thereon	2,333	6	8			
				37,666	13	4
Interest on 4% Debenture Stock (1911)	11,118	0	0			
Less income tax thereon	648	11	0			
				10,469	9	0
				£ 187,502	1	6
Income tax on profits				7,615	4	4
Bad debts				975	7	1
Securities written down				12,848	10	9
Office Premises Account				15,000	0	0
Transferred to Fire Account (General Reserve)				100,000	0	0
Balance carried forward				285,718	6	7
				£ 609,659	10	3

8—20½*

Life Balance Sheet.

LIABILITIES.	£	s.	d.
Life Assurance Funds	10,586,713	18	7
Sinking Fund and Capital Redemption Funds	294,151	3	11
Investment Reserve Funds	91,269	14	11
Total funds	£ 10,972,134	17	5
Claims admitted or intimated but not paid	134,277	3	2
Outstanding accounts	23,278	17	0
Total carried to General Balance Sheet	£ 11,129,690	17	7

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	1,581,043	15	1
Mortgages on property out of the United Kingdom	534,265	1	11
Loans on Parochial and other Public Rates	427	13	2
Loans on Life Interests	1,076,092	6	5
Loans on Reversions	456,523	2	5
Loans on stocks and shares	69,375	0	0
Loans on the company's policies and positive notes within their surrender values	504,460	0	5
Loans on personal security	256,936	3	11
Investments (at Book Values)—			
Deposit with High Court:—			
£10,000 East Indian Rly. Co., 3% Deb. Stock £ 7,850			
£10,000 L.B. & S.C. Rly., Consd. Gteed. Stock, 12,513			
	20,363	0	0
British Government Securities	42,025	0	0
Municipal and County securities, United Kingdom	18,130	0	0
Indian and Colonial Government securities	383,861	15	9
Indian and Colonial Provincial securities	69,724	8	2
Indian and Colonial Municipal securities	501,196	19	11
Foreign Government securities	173,216	0	0
Foreign Municipal securities	162,094	0	0
Railway and other debentures and debenture stocks, Home and Foreign	2,388,639	13	7
Railway and other Preference and Guaranteed stocks	728,011	6	8
Railway and other Ordinary stocks	430,364	0	0
Rent charges	15,644	2	9
Freehold ground rents	274,726	7	1
Leasehold ground rents	55,363	2	1
House property and land	389,252	8	8
Life interests	25,358	0	11
Reversions	584,175	2	3
Agents' Balances	6,181	14	6
Outstanding premiums	101,952	7	6
Outstanding interest, dividends and rents (less income tax)	39,259	1	3
Interest accrued but not payable (less income tax)	108,603	6	2
Cash—On deposit	68,900	0	0
In hand and on current account	63,525	17	0
Total carried to General Balance Sheet	£ 11,129,690	17	7

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN M. HOLCOMBE. | Secretary—SILAS H. CORNWELL.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. R. G. JOHNSON. | Head Office in Canada—Montreal.

(Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

No Capital.

ASSETS IN CANADA.

Bonds in deposit with the Receiver General:—

	Par value.	Market value.
Canadian Northern Ry., debs. 1939, 4 p.c.	$ 31,000 00	$ 31,000 00
Niagara Falls Park bonds, 1927, 4 p.c.	99,280 00	100,272 80
	$ 130,280 00	$ 131,272 80

Carried out at market value	$	131,272 80
Net deferred premiums		311 29
Total assets in Canada	$	131,584 09

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies	$	275,000 00
Total liabilities in Canada	$	275,000 00

INCOME IN CANADA.

Cash received for first year premiums	$	424 82
Cash received for renewal premiums		12,986 86
Premiums paid by dividends		2,504 15
Total net premium income	$	15,915 83
Amount received for interest on investments		5,199 09
Total income in Canada	$	21,114 92

PHŒNIX MUTUAL—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for death claims	$	3,000 00
Cash paid for surrenderd policies		1,500 00
Cash dividends applied in payment of premiums		2,504 15
Total expenditure in Canada	$	7,004 15

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	3		
Amount of said claims		$	3,000 00
Number of policies in force at December 31, 1912	430		
Amount of said policies			388,936 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year:—

	No.	Amount.	No.		Amount.
Whole life	427	$ 387,143 00			
Endowments	3	293 00			
Term and other	4	6,000 00			
Total			434	$	393,436 00
Deduct terminated			4		4,500 00

In force at end of year:—

Whole life	423	$ 382,643 00			
Endowments	3	293 00			
Term and other	4	6,000 00			
			430	$	388,936 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.		Amount.
Terminated by death	3	$	3,000 00
" " surrender	1		1,500 00

*PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WM. R. MALONE. | Secretary—E. R. FISK.

Principal Office—New York City.

Chief Agent in Canada—JAS. S. LOVELL. Head Office on Canada—Toronto.

(Incorporated February 25, 1875. Commenced business in Canada, January, 1889.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.	$ 100,000 00

ASSETS IN CANADA.

Amount of loans to Canadian policyholders on the company's policies assigned as collateral	$ 64,915 41
Premium obligations on Canadian policies in force	211 62

Bonds in deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
City of Toronto sterling 4 p.c. bonds, 1920 and 1925	$ 65,660 00	$ 67,367 35	$ 64,346 80
City of Winnipeg 3½ p.c. debentures, 1938	26,000 00	26,000 00	22,880 00
Town of St. Louis (Montreal) 4½ p.c. bonds, 1929	25,000 00	25,850 04	25,750 00
City of Victoria 4 p.c. debentures, 1952	50,000 00	49,605 27	47,500 00
City of Vancouver 4 p.c. debentures, 1945	35,000 00	35,000 00	33,600 00
City of Calgary, 4½ p.c. 1926	30,000 00	30,000 00	29,400 00
City of Edmonton 4½ p.c. inst., 1913 to 1927	16,512 40	16,260 89	16,391 46
Town of Sarnia 4½ p.c. debentures, 1923 to 1931	20,289 32	20,289 32	19,533 13
City of Fort William 4½ p.c. debs., 1938	13,500 00	12,779 91	12,925 00
City of Nelson 5 p.c. debentures, 1928	2,000 00	2,000 00	1,940 00
City of Ladysmith, B.C., debentures, 1933 5 p.c.	25,000 00	25,000 00	22,500 00
Town of Inverness debentures, 1935, 4½ p.c.	15,000 00	13,991 76	13,950 00
Town of North Battleford debentures, 1949 5 p.c.	77,000 00	80,459 66	68,530 00
City of Revelstoke debentures, 1934, 5 p.c.	25,000 00	24,934 21	24,250 00
City of New Westminster debs., 1929, 5 p.c.	25,000 00	25,854 32	25,750 00
City of North Vancouver debs., 1929, 5p.c.	6,000 00	6,172 49	6,000 00
Total par, book and market values	$ 456,961 72	$ 461,565 22	$ 435,246 39

Carried out at market value	435,246 39
Accrued interest	7,712 43

*The policies of this Society have been assumed by the POSTAL LIFE INSURANCE COMPANY, of New York, the general business statement of which company appears below.

PROVIDENT SAVINGS—*Continued.*

ASSETS IN CANADA—*Concluded.*

	Renewals.	
Gross premiums due and uncollected on Canadian policies in force	$ 1,996 00	
Deduct commission payable thereon	90 00	
Net premiums due and uncollected	$ 1,906 00	
Net deferred premiums on policies in force (taken at 76 per cent of gross)	3,611 00	
Net deferred premiums		$ 5,517 00
Total assets in Canada		$ 513,602 85

LIABILITIES IN CANADA.

Amount computed upon the statutory basis to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force. Computed by Department	$ 471,055 00
Claims for death losses, unadjusted	1,138 00
Surrender values claimable on cancelled policies	4,899 27
Premiums paid in advance	1,598 66
Taxes due and accrued (estimated)	50 00
Total liabilities in Canada	$ 478,740 93

INCOME IN CANADA.

Cash received for first year premiums	$ 56 67	
Cash received for renewal premiums	$ 69,738 33	
Renewal premiums paid by dividends	17 10	
Total income from renewal premiums	69,755 43	
Total net premium income		$ 69,812 10
Interest on bonds		20,384 25
Interest on policy loans		3,197 33
Total income		$ 93,393 68

EXPENDITURE IN CANADA.

Net amount paid for death claims	$ 57,085 42
Net amount paid for matured endowments	28,000 00
Cash paid for surrendered policies	22,986 38
Cash dividends applied in payment of premiums	17 10
Cash paid to annuitants	77 73
Total amount paid to policyholders	$ 108,166 63
Cash paid for taxes, &c	48 35
Investment expenses, expense of collecting coupons	4 20
Commissions, renewals, $683.15; salary, chief agent, $100	783 15
Legal expenses	151 00
Total expenditure in Canada	$ 109,153 33

PROVIDENT SAVINGS—*Continued.*

MISCELLANEOUS IN CANADA.

Number of new policies taken during the year and paid for in cash	2	
Amount of said policies		$ 4,000 00
Number of policies become claims during the year	35	
Amount of said claims		82,462 00
Number of policies in force at date	1,216	
Amount of said policies	$ 1,988,113 00	
Bonus additions at death	63,424 00	
Net amount in force at December 31, 1912		2,051,537 00
Number of life annuities in force at December 31, 1912	1	
Amount of annual payments thereunder		77 73

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	844	$ 1,346,281 00		
Endowment	210	368,267 00		
Term and all other	296	630,728 00		
			1,350	$2,345,276 00
New policies issued:—				
Whole life	4	$ 7,000 00		
			4	7,000 00
Old policies revived			19	40,000 00
Old, changed and increased			2	2,000 00
Total			1,375	$2,394,276 00
Deduct terminated			159	342,739 00
In force at end of year:—				
Whole life	775	$ 1,219,625 00		
Endowment	183	311,264 00		
Term and all other	258	520,648 00		
			1,216	$2,051,537 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	20	$ 54,462 00
" maturity	15	28,000 00
" expiry	29	66,000 00
" surrender	75	111,480 00
" lapse	16	40,070 00
" change and decrease	2	39,727 00
" not taken	2	3,000 00
Total terminated	159	$ 342,739 00

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PROVIDENT SAVINGS—*Continued.*

*STATEMENT OF ACTUARIAL LIABILITIES (CANADIAN POLICIES.)

With-Profit.	No.	Amount.	Reserve.
Life	775	$ 1,190,529	$ 321,514
Endowments	183	276,936	132,103
Term, etc	258	520,648	16,242
Additional amount at risk under death additions		63,424	(Reserve included above)
Totals	1,216	$ 2,051,537	$ 469,859

LIFE ANNUITIES (CANADIAN).

	No.	Yearly Amt. Payable.	Reserve.
Arising out of Life Assurance contracts	1	$77 73	$1,196

General Business Statement of the Postal Life Insurance Company for the Year ending December 31, 1912.

INCOME.

Total premium income	$ 1,830,336 03
Dividends left with the Company to accumulate at interest	2,160 02
Interest and dividends	306,866 51
Rents	297,701 71
Gross profit on sale or maturity of ledger assets	66,094 96
Gross increase by adjustment of ledger assets	661 57
Other income	18,482 28
Total income	$ 2,522,303 08

DISBURSEMENTS.

Net amount paid for death losses and matured endowments	$ 1,229,073 32
Annuities involving life contingencies	7,849 99
Surrender values paid in cash or applied in liquidation of loans or notes	226,756 27
Surrender values applied to pay new and renewal premiums	938.24
Surrender values applied to purchase paid-up insurance and annuities	44,489 45
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	9,767 92
Dividends applied to pay new and renewal premiums	24,365 94
Dividends applied to purchase paid-up additions and annuities	479 39
Dividends left with the Company to accumulate at interest	2,160. 02
Expense of investigation and settlement of policy claims (including $4,132.80, legal expenses)	4,211 96
Paid for claims on supplementary contracts not involving life contingencies	8,703 81
Dividends and interest thereon held on deposit surrendered during the year	34 21
Commissions and bonuses to agents	50,041 58

*The above actuarial statement was prepared by the Department from the policy lists furnished by the company, the valuation being made on the statutory basis.

PROVIDENT SAVINGS—*Continued.*

General Business Statement of the Postal Life Insurance Company for the Year ending December 31, 1912—*Continued.*

DISBURSEMENTS—*Concluded.*

Commuted renewal commissions	$	2,349 11
Liens charged off		765,083 86
Salaries and other compensation of officers, directors, trustees and home office employees		99,400 57
Medical examiners' fees and inspection of risks		14,635 79
State taxes on premiums, Insurance Department licenses and fees		1,827 75
Taxes on real estate		69,772 64
Rents		29,571 45
All other licenses, fees and taxes		1,463 82
Gross loss on sale or maturity of ledger assets		207 45
Gross decrease by adjustment in ledger assets		623 25
All other disbursements		334,030 81
Total disbursements	$	2,927,838 60

LEDGER ASSETS.

Book value of real estate	$	3,204,919 46
Mortgage loans, first liens, on real estate		1,730,700 00
Loans to policyholders on company's policies		2,733,293 94
Premium notes on policies in force		255,234 08
Reserve liens on mutual reserve policies		138,965 72
Book value of bonds and stocks owned		1,477 597 54
Cash on hand, in trust companies and in banks		281,669 15
Advertising, $21,978; suspense items, $70.94; guaranty fund, $446.50; mortuary fund, $3,541.29; accounts receivable, $150.50		26,187 23
Office furniture and equipment, $21,500.00; book value of unearned fire insurance premiums, $5,170.16		26,670 16
Total ledger assets	$	9,875,237 28

NON-LEDGER ASSETS.

Interest due and accrued	$	93,661 15
Rents due and accrued		10,099 10
Net amount of uncollected and deferred premiums		199,826 03
Due from other companies for reinsured losses		5,000 00
Total	$	10,183,823 56
Deduct items not admitted		76,525 26
Total admitted assets	$	10,107,298 30

PROVIDENT SAVINGS—*Concluded.*

General Business Statement of the Postal Life Insurance Company for the Year ending December 31, 1912—*Concluded.*

LIABILITIES.

*Net reinsurance reserve		$ 9,497,316 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		76,804 38
Liabilities on policies cancelled upon which a surrender value may be demanded		14,909 08
Total policy claims		158 956 30
Due and unpaid on supplementary contracts not involving life contingencies		1,016 66
Dividends left with the company to accumulate at interest		2,333 38
Premiums paid in advance including surrender values so applied		3,427 99
Unearned interest and rent paid in advance		54,617 00
Commissions due to agents on premium notes when paid		100 00
Commissions to agents due or accrued		1,200 00
Salaries, rents, office expenses, bills and accounts due or accrued		7,145 80
Medical examiners' and legal fees due or accrued		5,843 00
Taxes due or accrued (estimated)		1,612 74
Dividends or other profits due policyholders		10,347 00
Accrued interest on mortgages on company's real estate		28,500 00
Accounts payable		12,084 52
Total liabilities (except capital stock)		$ 9,876,213 85
Capital stock paid up		100,000 00
Unassigned funds (surplus)		131,084 45
Total liabilities		$10,107,298 30

EXHIBIT OF POLICIES.

Number of new policies issued	1,660	
Amount		$ 3,018 187 00
Number of policies terminated	3,086	
Amount		7,887,923 36
Number of policies in force at December 31, 1912	24,426	
Amount in force at December 31, 1912		49,995,998 79

*Based on Actuaries' Table of Mortality with interest at 4 per cent for all business prior to Jan. 1, 1901; on American Experience Table with interest at 3½ per cent for all business from Dec. 31, 1900 to Jan. 1, 1912. The same Tables are used for reversionary additions. For annuities the Combined Experience Table with interest at 4 per cent and the American Experience with interest at 3½ per cent were used.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—FORREST F. DRYDEN. | Secretary—WILLARD I. HAMILTON.

Principal Office—Newark, New Jersey.

Chief agent in Canada—WILLIAM WHITE. | Head office in Canada—Montreal.

(Incorporated, April 3, 1873; organized, October 13, 1875; Dominion license issued, December 18, 1908; commenced business in Canada, February 3, 1909.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....$ 2,000,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policyholders on the Company's policies assigned as collateral.....$ 96,918 78

Bonds in deposit with the Receiver General, viz.—:

	Par Value.	Book Value.	Market Value.
Commonwealth of Massachusetts Registered Gold bonds, 1942, 3½ p.c...$	120,000 00	$ 115,380 00	$ 110,400 00
Can. Northern Ry. Co., 1939, 4 p.c...	50,000 00	49,500 00	48,000 00
Prov. of Manitoba, rural municipality of Morton, municipal telephone systems, 1928, 4 p.c.....	25,000 00	25,000 00	24,750 00
Town of St. Louis, P.Q., deb., 1949, 4½ p.c.....	200,000 00	214,850 00	210,000 00
Corpn. of So. Vancouver W. W. loan deb.,1959, 5 p.c.....	50,000 00	53,875 00	51,500 00
Town of St. Paul, 1950, 5 p.c.....	100,000 00	106,500 00	109,000 00
Town of Montreal East, 1950, 5 p.c....	100,000 00	100,000 00	98,000 00
Town of St. Jean de la Croix, 1951, 5 p.c.	25,000 00	26,112 50	25,000 00
Town of Hochelaga, 1949, 4½ p.c.....	50,000 00	51,750 00	47,000 00
Town of Maisonneuve, 1951, 4½ p.c....	68,133 33	68,644 33	66,770 66
City of Victoria, 1921, 4 p.c.....	48,666 67	46,963 33	47,693 33
" Toronto, 1948, 4 p.c.....	58,400 00	56,154 52	55,480 00
" Toronto, 1931, 4 p.c.....	87,506 51	84,627 54	84,881 31
" Edmonton S.D., 1924-1952, 4½ p.c.....	320,000 00	309,400 00	314,730 00
" Brantford, 1951, 4 p.c.....	20,000 00	18,590 00	18,600 00
" Hamilton, 1931-1934, 4 p.c.....	197,866 66	191,913 32	186,471 59
County of Prince Edward, 1913-1932, 4½ p.c.....	40,000 00	38,631 26	38,608 42
Town of Berlin, 1913-1933, 4 p.c.....	56,791 36	52,477 09	52,485 38
County of Haldimand, 1932-1941, 4½ p.c.	48,577 39	46,797 42	46,758 31
Lacadia S. D., 1913-1922, 6 p.c.....	1,500 00	1,525 07	1,485 00
Burdock S.D., 1913-1922, 6 p.c.....	1,800 00	1,830 08	1,800 00
Clayville, S.D., 1913-1922 6 p.c.....	1,100 00	1,118 38	1,100 00
Dry Creek S.D., 1913-1922, 6 p.c.....	800 00	813 37	792 00
Greenfield S.D., 1913-1922, 6 p.c.....	1,500 00	1,525 07	1,500 00

THE PRUDENTIAL—*Continued.*

ASSETS—*Concluded.*

	Par Value.	Book Value.	Market value.
Little Woody S.D., 1913-1922, 6 p.c.	$ 1,600 00	$ 1,626 74	$ 1,600 00
Notre Dame E.S.D., 1913-1922, 6 p.c.	1,000 00	1,016 71	1,000 00
Rolling Prairie S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,500 00
Six-Six S.D., 1913-1922, 6 p.c.	1,150 00	1,169 22	1,150 00
Sunalta S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,500 00
Stimson S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,500 00
King George S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,485 00
Decorah S.D., 1913-1922, 6 p.c.	2,300 00	2,338 43	2,277 00
Daisy Hill S.D., 1913-1922, 6 p.c.	2,000 00	2,033 42	1,980 00
Auburndale S.D., 1913-1922, 6 p.c.	2,000 00	2,033 42	1,980 00
Sefton Park S.D., 1913-1922, 6 p.c.	1,300 00	1,321 72	1,300 00
Miry Creek S.D., 1913-1922, 6 p.c.	1,800 00	1,830 08	1,800 00
Wyber S.D., 1913-1922, 6 p.c.	1,250 00	1,270 89	1,250 00
Sleepy Hollow S.D., 1913-1922, 6 p.c.	1,700 00	1,728 41	1,700 00
Centre Point S.D., 1913-1922, 6 p.c.	1,250 00	1,270 89	1,237 50
Deer Lodge S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,485 00
Cecilia S.D., 1913-1922, 6 p.c.	1,200 00	1,220 05	1,200 00
Bone Creek S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,500 00
Anglo S.D., 1913-1922, 6 p.c.	1,100 00	1,118 38	1,089 00
Capitolia S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,500 00
Oakville S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,500 00
Indian Rock S.D., 1913-1922, 6 p.c.	1,000 00	1,016 71	990 00
Underwood S.D., 1913-1922, 6 p.c.	1,800 00	1,830 08	1,782 00
Brunswick S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,500 00
Coney Island S.D., 1913-1922, 6 p,c.	1,200 00	1,220 05	1,188 00
Krivoisheim S.D., 1913-1922, 6 p.c.	1,500 00	1,525 07	1,485 00
Fritzill S.D., 1913-1922, 6 p.c.	2,000 00	2,033 42	1,980 00
Lawrence S.D., 1913-1922, 6 p.c.	2,000 00	2,033 43	2,000 00
	$ 1,715,291 92	$ 1,707,341 03	$ 1,685,264 50

Carried out at market value ..... $ 1,685,264 50

Cash in banks, viz.:—

Bank.	*City.*	
Royal Bank of Canada	Toronto, Ont.	$ 90,375 03
Canadian Bank of Commerce	Vancouver, B.C.	2,289 10
Canadian Bank of Commerce	Calgary, Alta.	1,898 12
Merchants Bank of Canada	Winnipeg, Man.	1,784 26
Royal Bank of Canada	St. John, N.B.	1,758 66
Canadian Bank of Commerce	Fort William, Ont.	1,740 22
Bank of Montreal	Hamilton, Ont.	1,853 31
Bank of Montreal	Kingston, Ont.	1,425 82
Canadian Bank of Commerce	London, Ont.	1,198 93
Royal Bank of Canada	Ottawa, Ont.	2,338 41
Canadian Bank of Commerce	Sault Ste. Marie, Ont.	1,760 73
Bank of Nova Scotia	St. Catharines, Ont.	1,643 74
Royal Bank of Canada	Peterborough, Ont.	1,466 34
Royal Bank of Canada	Stratford, Ont.	1,500 81
Dominion Bank, Victoria St. Branch	Toronto, Ont.	3,996 16
Bank of Montreal, Yonge St. Branch	Toronto, Ont.	1,284 91
Dominion Bank	Windsor, Ont.	1,605 65
Canadian Bank of Commerce, Victoria Sq. Branch	Montreal, Que.	3,523 78
Canadian Bank of Commerce, East End Brch	Montreal, Que.	2,454 74
Bank of Montreal, St. Roch Branch	Quebec, Que.	2,375 69
Bank of British North America	Halifax, N.S.	1,511 18
Royal Bank of Canada	Guelph, Ont.	2,751 85
Bank of Montreal	Three Rivers, Quebec	1,748 53
Bank of Montreal,	Levis, Que.	1,961 13

Total cash in banks	136,247 10
Interest due, $1,048.20; accrued, $29,673.61	30,721 81
Net outstanding and deferred premiums	109,231 30
Total assets in Canada	$ 2,058,383 49

THE PRUDENTIAL—*Continued.*

LIABILITIES IN CANADA.

Amount estimated to cover the net present value of all policies in force, including reserve for reversionary additions	$ 1,633,064 00	
Deduct value of policies reinsured in other licensed companies in Canada	7,050 00	
*Total net reinsurance reserve		$ 1,626,014 00
Present value of amounts not yet due on matured instalment policies		662 37
Claims for death losses, unadjusted (Industrial)	$ 6,479 20	
" " " (Ordinary)	4,092 67	
Claims resisted (Industrial), not in suit,	541 00	
Total claims unsettled		11,112 87
Surrender values claimable under cancelled policies		1,446 00
Amount of dividends to Canadian policyholders due and unpaid		307 42
Due on account of general expenses		448 70
Paid in advance, premiums, $16,710.92; interest, $2,567.36		19,278 28
Taxes, state, county or municipal, due or accrued		13,042 99
Medical fees (including Ordinary Inspections, $110)		2,909 42
Commissions to agents, due or accrued		287 14
Dividends to Canadian policyholders declared but not due		5,093 24
Total liabilities in Canada		$ 1,680,602 43

INCOME IN CANADA

Cash received received for first year premiums		$ 132,527 03	
Cash received for renewal premiums	$ 302,163 72		
Renewal premiums paid by dividends	1,533 83		
Total income from renewal premiums	$ 303,697 55		
Less premiums paid for reinsurance	698 90		
Total net income from renewal premiums		302,998 65	
Total net income from single premiums		528 18	
Industrial premiums		736,959 46	
Total net premium income			$ 1,173,013 32
Amount received for interest			48,840 35
Total income in Canada			$ 1,221,853 67

EXPENDITURE IN CANADA.

Cash paid for death losses: industrial, $108,151.98 (of which $2,335.80 accrued in previous years); ordinary, $66,747.59 (of which $2,000 accrued in previous years)	$ 174,899 57
Cash paid for matured endowments, industrial	19 00
Cash paid to annuitants	88 73
Cash paid for surrendered policies	28,177 42

*Combined experience Table of Mortality with 4 per cent interest on policies issued prior to January 1, 1900; American Experience Table with 3½ per cent interest on policies issued during 1900; American experience Table with 3 per cent interest on policies issued from December 31, 1900, until August 1, 1907; American Experience Table with 3½ per cent interest on policies subsequent to July 31, 1907 (excepting intermediate policies and policies with intermediate and hazardous rating) for which policies the New York Standard Intermediate Table with 3½ per cent interest was used after July 31, 1907. For industrial policies the Combined Experience Table, 4 per cent interest on policies issued prior to January 1, 1900; Am. Exp. 3½ per cent during 1900; Am. Exp. 3 per cent from December 31, 1900, till January 1, 1907, and Standard Industrial Table, 3½ per cent. on or after January 1, 1907. For annuities, McClintock's Tables, 3½ per cent on original annuities issued on or after January 1, 1907.

THE PRUDENTIAL—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Cash dividends paid to Canadian policyholders		$ 3,890 30
Cash dividends applied to purchase paid-up additions		217 25
Cash dividends applied in payment of premiums		1,533 83
Total net amount paid to policyholders		$ 208,826 10
Cash paid for taxes, licenses, fees or fines		13,891 98
Cash paid for investment expenses:—travelling expenses $759.32; examination bond issues, $1,239.78; insurance on coupons, $1.20		2,000 30
Head office salaries, $5,505.38; head office travelling expenses, $9,866.85		15,372 23
Commissions first year, $43,698.57; do., renewals, $6,330.22; agency salaries, $204,870.12; agency travelling expenses, $519.04; industrial commissions, including compensation to industrial agents in excess of collection fees in recently opened districts, $297.364.49		552,782 44
Miscellaneous expenditure, viz.:—Advertising, $1,082.48; exchange, $3.50; express, telegrams, and telephones, $2,509.90; legal expenses, $3,638.75; medical fees, $35,605; office furniture, $1,145.30; postage, $434,65; printing and stationery, $8,636.28; rent, fuel and light, $24,305.16; incidental expenses, $9,447.82; investigation and settlement of policy claims, $587.60; inspection of risks, $1,855.94		89,252 38
Total expenditure in Canada		$ 882,125 43

MISCELLANEOUS, IN CANADA.

Number of policies reported during the year as taken and paid for in cash: ordinary, 4,584; industrial, 97,189	101,773	
Amount of said policies—Ordinary	$ 5,989,909 00	
" " Industrial	13,030,122 00	
		$19,020,031 00
Number of policies become claims during the year:—ordinary, 60, industrial, 1,170	1,230	
Amount of said claims—Ordinary	$ 70,747 59	
" " Industrial	112,472 38	
		183,219 97
Number of policies in force at date: ordinary, 14,020; industrial, 177,226	191,246	
Amount of said policies—Ordinary	$16,790,004 00	
" " Industrial	22,432,611 00	
Bonus additions thereto—Ordinary	3,178 00	
	$39,225,793 00	
Amount of policies reinsured	10,000 00	
Net amount in force at December 31, 1912		39,215,793 00
Number of Canadian life annuities in force at December 31, 1912, 3		
Amount of annual payments thereunder		346 21

THE PRUDENTIAL—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

Ordinary policies.

	No.	Amount.	No.	Amount.
Policies in force at December 31, 1911:—				
Whole life	7,712	$ 8,397,828		
Endowment	2,782	2,427,411		
Term and all other	827	2,176,409		
Bonus additions		2,821		
			11,321	$12,914,469 00
Net transfers to Canada:—				
Whole life	222	$ 280,255		
Endowment	129	130,288		
Term and all other	13	58,000		
Bonus additions		78		
			364	468,621 00
New policies issued:—				
Whole life	2,996	$ 3,107,161		
Endowment	938	767,305		
Term and all other	1,766	3,396,260		
Bonus additions		482		
			5,700	7,271,208 00
Old policies revived			304	374,250 00
Old, changed and increased			.....	5,088 00
Total			17,689	$21,033,636 00
Deduct terminated			3,669	4,240,454 00
Policies in force at December 31, 1912:—				
Whole life	9,433	$ 10,073,995		
Endowment	3,320	2,912,286		
All other	1,267	3,803,723		
Bonus additions		3,178		
			14,020	$16,793,182 00
Details of policies reinsured:—				
Endowment	1	$ 10,000 00		

Industrial Policies.

	No.	Amount.	No.	Amount.
Policies in force at December 31, 1911:—				
Whole life	101,385	$ 12,951,458		
Endowment	30,909	3,608,968		
Term and other	26	3,218		
			132,320	$16,563,644 00
Net transfers to Canada:—				
Whole life	1,363	$ 200,027		
Endowment	-108	-12,142		
			1,255	187,885 00
New policies issued:—				
Whole life	71,081	$ 9,868,314		
Endowment	23,995	2,910,566		
Term and other	2,113	251,197		
Bonus additions		45		
			97,189	13,030,122 00

THE PRUDENTIAL—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS)—*Concluded.*

	No.	Amount.
Old policies, revived	15,436	$ 2,051,867 00
Old, changed and increased		251,151 00
Total	246,200	$32,084,669 00
Deduct terminated	68,974	9,652,058 00

Policies in force at December 31, 1912:—

	No.	Amount.		
Whole life	133,981	$ 17,410,145		
Endowment	41,114	4,768,817		
Term and other	2,131	253,519		
Bonus additions		130		
			177,226	$22,432,611 00

DETAILS OF TERMINATIONS.

	Ordinary.		Industrial.	
	No.	Amount.	No.	Amount.
Terminated by death (bonuses, $203) (ord.)	57	$ 68,703	1,116	$ 129,642
" expiry	1,121	1,043,139	1	297
" surrender	157	160,652	23	2,070
" lapse (bonuses), (ind., $45)	1,121	1,417,284	67,834	9,450,686
" change and decrease		12,761	.....	69,363
" not taken	1,213	1,537,915	.....	.....
Total	3,669	$ 4,240,454	68,974	$ 9,652,058

STATEMENT OF ACTUARIAL LIABILITIES.

CANADIAN POLICIES, INDUSTRIAL.

	No.	Amount.	Reserve.
With-Profit—			
Life	2,088	$ 318,965	$ 26,233
Endowments	102	10,050	4,272
Bonus additions	.....	130	
Totals	2,190	$ 329,145	$ 30,505
Without-Profit—			
Life	131,893	$ 17,091,180	$ 346,584
Endowments	41,012	4,758,767	220,192
Term, &c	2,131	253,519	10,597
Totals	175,036	$ 22,103,466	$ 577,373
Grand Totals	177,226	$ 22,432,611	$ 607,878

THE PRUDENTIAL—*Continued.*

CANADIAN POLICIES, ORDINARY.

	No.	Amount.	Reserve.
With-Profit—			
Life	499	$ 566,205	$ 126,025
Endowments	284	247,039	116,036
Bonus additions		3,178	1,794
Totals	783	$ 816,422	$ 243,855
Less re-insured		10,000	7,050
Net	783	$ 806,422	$ 236,805
Without-Profit—			
Life	8,934	$ 9,507,790	$ 453,338
Endowments	3,036	2,665,247	295,933
Term, &c	1,267	3,803,723	27,952
Totals	13,237	$ 15,976,760	$ 777,273
Grand Totals	14,020	$ 16,783,182	$ 1,014,078

Life Annuities Proper—No. 3—Yearly amount payable $346.21; Reserve, $4,058.

Miscellaneous Statement.

1. Assurance policies were valued in groups; annuities individually.

2. Ages at entry under assurance policies were taken to the nearest birthday, while under annuities the ages were taken to the last completed quarter of a year.

3. (*a*) Policies issued at premiums corresponding to ages higher than the true ages were valued according to the age upon which the premium was based.

(*b*) Policies providing for payments at death during certain periods of an amount less than the full amount of insurance were valued for full amount of insurance.

(*c*) For policies issued at fixed extra premium, the extra hazard covered by the extra premium was considered yearly term insurance for the extra hazard and an additional reserve was held accordingly.

(*d*) In the valuation of policies providing for disability benefits, an extra reserve was held to cover the disability provision, such extra reserve being based on Hunter's Disability Table with $3\frac{1}{2}$ per cent interest.

4. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5. and 6. No participating business has ever been issued in Canada.

With-Profit Policies (Canadian Business.)

DEFERRED DIVIDEND POLICIES IN FORCE IN CANADA.

Year of issue.	Amount in force. Ordinary.	Industrial.	Year of issue.	Amount in force. Ordinary.	Industrial.
1889	$ 2,000	$	1901	$ 63,600	$ 29,954
1890	.....	560	1902	63,000	38,076
1892	.....	560	1903	62,500	36,390
1893	2,000	.....	1904	76,326	39,242
1894	10,000	125	1905	78,113	50,933
1895	22,344	.....	1906	66,913	41,518
1896	29,320	.....	1907	14,000	.....
1897	39,500	12,506			
1898	33,500	21,225			
1899	41,500	28,798	Total	$ 679,744	$ 329,145
1900	75,128	29,258			

THE PRUDENTIAL—*Continued.*

DEFERRED DIVIDEND POLICIES IN FORCE IN CANADA—*Concluded.*

The amount of insurance stated in this schedule represents policies issued in the United States, and subsequently transferred to the Canadian account.

No apportionment has been made specifically to any policies but the entire Deferred Dividend fund is held for all such policies as a class, the amount of which is found in general statement.

General Business Statement for the Year ending December 31, 1912.

INCOME.

Total premium income	$75,686,853 47
Consideration for supplementary contracts not involving life contingencies	203,186 04
Interest and dividends	11,378,339 41
Rent	1,091,946 44
Gross profit on sale or maturity of ledger assets	163,984 15
Total income	$88,524,309 51

DISBURSEMENTS.

Net amount paid for losses and matured endowments	$20,836,247 69
For annuities involving life contingencies	123,280 58
Surrender values paid in cash, or applied in liquidation of loans or notes	3,519,349 04
Surrender values applied to pay new and renewal premiums	2,437 26
Surrender values applied to purchase paid-up insurance and annuities	1,751,489 04
Dividends paid to policyholders in cash or applied in liquidation of loans or notes	3,430,466 24
Dividends applied to pay renewal premiums	1,498,952 82
Dividends applied to purchase paid-up additions and annuities	90,298 03
Expense of investigation and settlement of policy claims	37,114 23
Paid for claims on supplementary contracts not involving life contingencies	80,320 33
Paid stockholders for interest or dividends	200,000 00
Commissions to agents	11,002,929 05
Salaries and allowances for agencies, including managers, agents and clerks	3,483,877 86
Agency supervision, travelling and all other expenses	351,386 74
Medical examiners' fees and inspection of risks	912,842 11
Salaries and all other compensation to officers, directors, trustees and home office employees	2,620,769 85
Rent	1,014,343 44
Taxes on real estate	147,320 42
State taxes on premiums, Insurance Department licenses and fees	1,068,205 46
All other licenses, fees and taxes	466,107 97
Gross loss on sale or maturity of ledger assets	19,530 75
Decrease, by adjustment, in book value of real estate	266,531 35
All other disbursements	1,447,162 12
Total disbursements	$54,370,962 38

THE PRUDENTIAL—*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Continued.*

LEDGER ASSETS.

Book value of real estate	$18,193,970 02
Mortgage loans on real estate, first liens	73,424,091 65
Loans, secured by pledge of bonds, stocks or other collateral	2,766,500 00
Loans made to policyholders on this company's policies assigned as collateral	20,747,952 87
Book value of bonds and stocks	162,936,635 01
Cash on hand and in banks	8,427,528 27
Agents' balances	1,504 04
Total ledger assets	$286,498,181 86

NON-LEDGER ASSETS.

Interest due and accrued	$ 3,578,527 52
Rents due and accrued	12,721 63
Net amount of uncollected and deferred premiums	5,927,402 60
Other assets	69,186 44
Gross assets	$296,086,020 05
Deduct assets not admitted	4,330,633 99
Total admitted assets	$291,755,386 06

LIABILITIES.

*Net reinsurance reserve	$227,358,142 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	949,959 13
Liability on policies cancelled and not included in "Net Reserve", upon which a surrender value may be demanded	476,442 00
Total policy claims	1,223,756 74
Due and unpaid on supplementary contracts not involving life contingencies	900 00
Premiums paid in advance, including surrender values so applied	904,775 23
Unearned interest and rent paid in advance	543,857 33
Commissions to agents, due and accrued	33,967 62
Salaries, rents, office expenses, bills and accounts, due or accrued	94,678 48
Medical examiners' and legal fees, due or accrued	112,331 29
State, county and municipal taxes, due or accrued (estimated)	1,654 315 22
Unpaid dividends to stockholders	200,000 00
Dividends or other profits due policyholders	226,227 54
Dividends declared on or apportioned to annual and deferred dividend policies payable to policyholders during 1913	4,755,499 00

*Based on Actuaries' Table at 4 per cent for policies issued prior to January 1, 1901. American Experience Table at 3 per cent for policies issued between December 31, 1907 and August 1, 1907. American Experience Table at 3½ per cent for ordinary policies issued after July 31, 1907. New York Standard Industrial Table at 3½ per cent industrial policies issued after December 31, 1906, New York Standard Intermediate Table at 3½ per cent on intermediate and hazardous rating policies issued after July 31, 1907. For annuities the foregoing Tables with their respective rates of interest were used on annuities issued prior to January 1, 1907, after which McClintock's Tables at 3½ per cent were used, with special additiona reserves to make total reserve equal to net reserve according to Massachusetts Standard.

THE PRUDENTIAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

LIABILITIES—*Concluded.*

Dividends declared on or apportioned to non-participating industrial policies payable during 1913	$ 378,214 00
Amounts set aside, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies	27,010,196 41
Reserve or surplus funds not otherwise included in liabilities	1,000,000 00
Surrender values due and unpaid	118 28
Capital stock	2,000,000 00
Unassigned funds (surplus)	22,832,005 79
Total liabilities	$291,755,386 06

EXHIBIT OF POLICIES.

ORDINARY POLICIES.

	No.	Amount.
New policies issued during the year	137,192	$ 171,849,982 00
Policies terminated during the year	87,529	104,350,313 00
Net in force at December 31, 1912	733,650	870,123,935 00

INDUSTRIAL POLICIES.

	No.	Amount.
New policies issued during the year	1,889,118	$ 268,804,725 00
Policies terminated during the year	1,385,708	215,245,060 00
In force at December 31, 1912	10,381,909	1,350,200,628 00

THE ROYAL GUARDIANS.

Statement for the Year ending December 31, 1912.

Supreme Guardian—
Thomas Brady.

Supreme Secretary—
A. T. Patterson.

Principal Office—Montreal.

(Incorporated as a fraternal benefit association under section 2 of chapter 1 of title 8 of the Revised Statutes of Quebec as the said section is enacted by section 1 of chapter 32 of the Statutes of Quebec of 1899. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 158. Previous to September 1, 1910, the date of issue of its Dominion License, the Association's business was confined to the Province of Quebec.)

(*For List of Officers of the Supreme Lodge, see Appendix.*)

ASSETS.

Value of real estate	$	63,712 88
Amount secured by way of loans on real estate, by bond or mortgage, first liens		108,730 00
Amount secured by way of loans on real estate, second liens		6,000 00
Amount of loans made to policyholders on the Association's policies assigned as collaterals		57,569 72

Bonds and debentures on deposit with Receiver-General, viz.:—

	Par value.	Book value.	Market value.
Town of Lachine, 1945, 4½ p.c.	$ 5,000 00	$ 5,200 00	$ 5,000 00
Town of Port Arthur, 1926, 5 p.c.	5,000 00	5,243 00	5,000 00
Town of Portage la Prairie, 1945, 5 p.c.	2,000 00	2,182 00	2,000 00
City of Quebec, 1914, 5 p.c.	1,000 00	1,031 50	1,031 50
St. Jean Baptiste, S.D., 1913, to 1925, 5 p.c.	4,455 69	4,551 75	4,522 20
County of Madawaska, 1913, 5 p.c.	2,000 00	2,005 00	2,000 00
Town of Battleford, 1913-1928 5¾ p.c.	4,811 82	4,901 37	5,337 78
Town of Steelton, 1918-1926, 4½ p.c.	5,587 96	5,049 10	5,318 53
Town of Kenora, 1937, 5½ p.c.	5,000 00	5,000 00	5,250 00
Town of Rainy River, 1913 to 1926, 5 p.c.	5,826 16	6,032 07	6,071 83
City of Kamloops, 1956, 5 p.c.	5,000 00	4,775 00	5,000 00
City of Nelson, 1913 to 1914, 6 p.c.	1,419 75	1,420 34	1,500 00
City of Ladysmith, 1934, 6 p.c.	5,000 00	5,518 00	5,518 00
City of North Vancouver, 1914-1919, 5 p.c.	5,934 00	5,934 00	5,934 00
Town of Selkirk, 1954, 1955	5,000 00	5,113 60	5,000 00
Montreal Harbour, 1914, 5 p.c.	5,000 00	5,000 00	5,000 00
Town of Inverness, 1935, 1938, 4½ p.c.	5,000 00	4,638 10	4,638 10
City of Nanaimo, 1950, 5 p.c.	5,000 00	4,950 00	5,000 00
City of Fernie, 1939, 5 p.c.	5,000 00	4,950 00	5,000 00
Town of Hawkesbury, 1913 to 1929, 6 p.c.	5,480 73	5,891 96	5,891 96
Town of Chapleau, 1920-1931, 5 p.c.	5,120 51	5,030 52	5,120 51
Total par, book and market values	$ 93,636 62	$ 94,417 31	$ 95,134 41

Carried out at book value		94,417 31

THE ROYAL GUARDIANS—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz:—		
Bank of Montreal	$ 5,348 03	
Bank of Hochelaga	32 28	
Royal Bank of Canada	4,088 43	
Total cash in banks		$ 9,468 74
Total ledger assets		$ 339,898 65

OTHER ASSETS.

Market value of bonds, debentures and real estate over book value	$ 27,004 22
Interest due, $245.98; accrued $3,314.36	3,560 34
Rents due, $337.92; accrued, $375.61	713 53
Due from members and lodges	11,565 00
Office and lodge room furniture; less 10 p.c	2,969 78
Lodge supplies	1,376 99
Amounts due by sub lodges	1,390 55
Total assets	$ 388,479 06

LIABILITIES.

*Net reinsurance reserve	$ 240,779 00
Claims for death losses, unadjusted	11,940 00
Claims for death losses, unadjusted, reported after end of year	11,114 40
Claims for death losses, resisted, in suit	2,000 00
Sickness claims	103 48
Bills payable and interest thereon	11,337 50
Sundry small accounts	1,579 00
Total liabilities	$ 278,853 38
Excess of assets over liabilities	$ 109,625 68

INCOME.

Total net premium income, first year and renewal	$ 94,524 56
Cash received, sickness business	1,678 36
Cash received for interest	15,876 53
Cash received for rents	1,460 52
Per capita tax	5,174 69
Certificate fees	50 50
Enrollment and medical fees	1,185 33
Subordinate lodge accounts	263 01
Total income	$ 120,213 50
Less loss on sale of Lachine bonds	75 00
Total net income	$ 120,138 50

*National Fraternal Congress Table of Mortality 4 per cent interest.

THE ROYAL GUARDIANS—*Continued.*

EXPENDITURE.

Net amount paid for death claims (of which $6,119.26 accrued in previous years)	$	57,376 46
Cash paid for surrendered policies		4,330 32
Cash paid for sick claims		832 59
Total paid policyholders	$	62,539 37
Cash paid for taxes, &c		328 74
Head office salaries, $4,273.67; directors' fees, $250.50; auditors' fees, $153		4,677 17
Paid for investment expenses: Notarial fees, $126.45; lawyers' fees, $125		251 45
Extension of the Order, organizing		9,497 60
All other expenditure, viz:—Advertising, $118.84; legal expense, $445.90; postage and petty cash, $170.19; printing and stationery, $743.99; rent, fuel and light, $3 000; incidentals, $388.63; Guarantee Co., $124.82; lodge supplies, $172.97; official paper, $844.60; medical fees, $1,452.61; telephones, $65.03; office furniture, &c., $198.50		7,726 08
Total expenditure	$	85,020 41

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1912	$	294,780 56
Amount of cash income as above		120,138 50
Total	$	414,919 06
Amount of expenditure as above		85,020 41
Balance, net ledger assets, ($339 898.65, less $10,000 borrowed money) at December 31, 1912	$	329,898 65

(Average rate per cent of interest earned during 1912, on invested funds, was 5·72 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash (including 365 sick and funeral)	784		
Amount of said policies (including $18,250 sick and funeral)		$	322,100 00
Number of policies become claims during the year	40		
Amount of said claims			72,324 00
Number of policies in force December 31, 1912 (including 353 sick and funeral)	2,801		
Net amount in force December 31, 1912 (including $17,650 sick and funeral)			3,502,739 25

THE ROYAL GUARDIANS—*Concluded.*

EXHIBIT OF POLICIES.

Policies in force at December 31, 1911:—

	No.	Amount.	No.	Amount.
Whole life	2,368	$ 3,629,324 25		
Endowment	13	12,000 00		
Sick and funeral	229	11,450 00		
			2,610	$ 3,652,774 25

New policies issued:—

	No.	Amount.		
Whole life	438	$ 318,350 00		
Endowment	29	23,000 00		
Sick and funeral	378	18,900 00		
			845	360,250 00
Old, changed and increased			987	1,536,500 00
Total			4,442	$ 5,549,524 25
Deduct terminated			1,641	2,046,785 00

Policies in force at December 31, 1912:—

Whole life	1,429	$ 1,924,339 25		
Endowment	33	28,750 00		
Sick and funeral (including term)	1,339	$ 1,549,650 00		
			2,801	$ 3,502,739 25

DETAILS OF TERMINATONS.

	No.	Amount.
Terminated by death	40	$ 72,324 00
" surrender	17	21,000 00
" lapse	538	370,557 00
" change and decrease	986	1,542,504 00
" not taken	60	40,400 00
	1,641	$ 2,046,785 00

THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—JOHN RANKIN. | Manager—GEO. CHAPPELL.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—WM. MACKAY. | Head Office in Canada—Montreal.

(Established, May 31, 1845. Commenced business in Canada, 1851.)

(For Capital and Assets, see Fire Statement, Vol. I.)

LIABILITIES IN CANADA.

*Amount computed on the statutory basis to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force	$ 789,794 00	
Deduct value of policies reinsured in other companies licensed in Canada	346 00	
Net re-insurance reserve		$ 789,448 00
Present value of amounts not yet due on matured instalment policies		1,567 00
Premiums paid in advance		61 61
Taxes due and accrued		2,389 57
Total liabilities to policyholders in Canada		$ 793,466 18

(Surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911, is included in the above.)

INCOME IN CANADA.

Cash received for first year premiums	$ 48,545 33	
Cash received for renewal premiums	$ 156,619 84	
Deduct premiums paid for reinsurance	327 00	
Total net income from renewal premiums	156,292 84	
Total net premium income		$ 204,838 17
Cash received for interest on investments		31,538 28
Total income in Canada		$ 236,376 45

*Based on the OM (5) Table with interest at 4 per cent for policies issued prior to January 1, 1900, and with interest at 3½ per cent for policies issued on and after that date. Annuities have been valued by the British Offices Select Life Annuity Tables, 1893, male or female with interest as for assurances (above).

†Of these liabilities $94,119 apply to policies issued in Canada prior to March 31, 1878.

THE ROYAL—*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death claims (including $5,225.95 reversionary bonuses)	$ 57,026 20	
Cash paid for matured endowments (including $427.90 reversionary bonuses)	2,074 57	
Total amount paid for death claims and matured endowments (of which $5,620.25 death claims accrued in previous years)		$ 59,100 77
Cash paid to annuitants		789 85
Cash paid for surrendered policies		9,528 18
Cash dividends paid to policyholders		172 50
Total net amount paid to policyholders		$ 69,591 30
Cash paid for taxes, licenses, fees or fines		2,497 68
Head office salaries, $8,698.76; do., travelling expenses, $118.40		8,817 16
Commissions, first year, $23,498.76; commissions, renewals, $4,528.08; agency salaries, $23,231.40; do., travelling expenses, $6,917.99		58,176 23
Miscellaneous, viz.:—Advertising, $417.72; books and periodicals, $205.30; legal expenses, $165.33; medical fees, $3,413.66; office furniture, &c., $1,245.06; exchange, $114.84; printing and stationery, $2,648.18; rent, fuel and light, $2,582.75; sundries, $501.94; express, telegrams and telephones, $845.50; postage, $629.50		12,769 78
Total expenditure in Canada		$ 151,852 15

MISCELLANEOUS, IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	527	
Amount of said policies		$ 1,584,904 00
Number of policies become claims during the year	17	
Amount of said claims		52,673 12
Number of policies in force at date	2,618	
Amount of said policies	$ 6,122,026 21	
Bonus additions thereto	112,177 30	
Total	$ 6,234,203 51	
Deduct amount of said policies reinsured in other licensed companies in Canada	5,000 00	
Total net amount in force at December 31, 1912		6,229,203 51
Number of life annuities in force at date	5	
Amount of annual payments thereunder		963 82

EXHIBIT OF ANNUITIES (CANADIAN BUSINESS.)

	Life annuities proper.		*Life annuities arising out of Life Assurance contracts.*	
	No.	Annual payments.	No.	Amount.
In force at December 31, 1911	3	$ 686 74	2	$ 300 00
New annuities	1	206 22	.....	.....
Totals	4	$ 892 96	2	$ 300 00
Deduct ceased by death	1	229 14	.....	.....
In force at December 31, 1912	3	$ 663 82	2	$ 300 00

THE ROYAL—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole	1,593	$ 3,604,522 80		
Endowment	657	1,212,149 43		
Term and other	79	431,500 00		
Bonus additions		116,534 98		
			2,329	$5,364,707 21
New policies issued:—				
Whole life	466	$ 1,413,911 00		
Endowment	97	203,000 00		
All other	39	191,208 00		
			602	1,808,119 00
Policies transferred from Home Office ($2,559.13 bonuses)			13	20,137 54
Old policies revived			2	3,901 46
Old, changed and increased ($90 bonuses)			16	33,484 00
Total			2,962	$ 7,230,349 21
Deduct terminated			344	996,145 70
In force at end of year:—				
Whole life	1,822	$ 4,363,892 11		
Endowment	706	1,312,426 10		
All other	90	445,708 00		
Bonus additions		112,177 30		
			2,618	$ 6,234,203 51

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death, (including bonuses, $4,463.15)	15	$ 50,643 15
" transferred to Head Office	5	50,933 33
" maturity (including bonuses, $543.30)	2	2,029 97
" surrender (including bonuses, $1,531.61)	32	54,398 28
" lapse (including bonuses, $378.75)	171	439,528 75
" change and decrease (including bonuses, $90.00)	18	60,112 22
" not taken	99	316,500 00
" expiry	2	22,000 00
Total (including bonuses, $7,006.81)	344	$ 996,145 70

POLICIES REINSURED.

	No.	Amount.
Endowment	1	$ 5,000 00
Totals	1	$ 5,000 00

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

Policies in force at beginning of year (including $37,503.87, bonus additions)	51	$ 149,056 68
Policies terminated (including $3,665.55, bonus additions)	7	14,628 88
Policies in force at date of statement (including $33,838.32, bonus additions)	44	134,427 80

THE ROYAL—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES (CANADIAN BUSINESS).

With-Profit:—

	No.	Amount.	Reserve.
Life	1,685	$ 4,127,788 09	$ 378,164
Endowments	601	1,171,860 70	239,501
Term, &c	7	29,208 00	664
Bonus addition		112,177 30	75,302
Premium reductions		(362 00)	2,525
Totals	2,293	$ 5,441,034 09	$ 696,156
Less reinsured		5,000 00	346
Net totals	2,293	$ 5,436,034 09	$ 695,810

Without-Profit:—

Life	137	$ 236,104 02	$ 52,131
Endowments	105	140,565 40	24,352
Term, &c	83	416,500 00	9,909
Totals	325	$ 793,169 42	$ 86,392
Grand totals	2,618	$ 6,229,203 51	$ 782,202

LIFE ANNUITIES (CANADIAN BUSINESS).

	No.	Yearly Amount Payable.	Reserve.
Arising out of Life Assurance contracts	2	$ 300 00	$ 1,567
Life Annuities proper	3	663 82	7,246
Totals	5	$ 963 82	$ 8,813

MISCELLANEOUS STATEMENT.

1. Assurances were valued in groups; annuities individually.

2. The valuation age in both cases was obtained by adding the nearest duration to the nearest age at entry.

3. (a) Policies issued at premiums corresponding to ages higher than the true ages have been valued as if the higher age were the age at entry.

(b) No policies have been issued providing for payments at death of an amount less than the full amount of insurance.

(c) Policies issued at a fixed extra premium, whether payable in one sum or annually, have been valued on the normal basis and an additional reserve of one year's extra premium has been made.

(d) The whole of the extra premiums received for disability benefits has been reserved.

4. A reserve of $33,000 has been held under limited and single premium policies on account of prepaid or limited loadings.

5. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

At each of the Quinquennial Valuations, 1875 to 1890 inclusive, the shareholders received 25 per cent, and the policyholders 75 per cent of the divisible surplus. Since 1890 the proportion allotted to the policyholders has been increased at each succeeding distribution, and at the last distribution in 1910, was 86.5 per cent.

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

The principles upon which the profit or surplus is distributed consist in treating the policies privileged to participate, as being entitled to reversionary additions regulated by the amounts assured and by the numbers of years for

THE ROYAL—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

which no apportionment has previously been made. These principles are carried into effect by finding, in accordance with the table of mortality and the rate of interest assumed in estimating the Company's life assurance liabilities, viz, the British Offices Life Tables OM and OM(5) at 3 per cent, the uniform annual rate of addition to the sums assured which the available surplus will admit of. The reversionary bonuses to be allotted are directly ascertained by this process, and the cash bonuses, reductions of premium, and contingent bonuses allowed in other cases are derived from the reversionary bonuses allowed by the OM Table of mortality at 4 per cent.

WITH-PROFIT POLICIES (CANADIAN BUSINESS.)

Deferred Dividend Policies issued prior to January 1, 1911:—The reserves under these policies are included in the liabilities.

Year of Issue.	Amount in Force.
1903	$ 23,000
1904	47,500
1905	25,800
1906	31,500
1907	20,500
1908	54,000
1909	195,000
1910	350,145
Totals	$ 747,445

Deferred Dividend Policies issued subsequent to December 31, 1910:—No profits have as yet been credited to these policies.

Year of Issue.	Amount in force.
1911	$ 221,000
1912	230,235
Total	$ 451,235

THE ROYAL INSURANCE COMPANY, LIMITED—*Continued.*

General Business Statement for the Year ending December 31, 1912.

LIFE DEPARTMENT.

In the Assurance Branch 3,621 new Policies were issued for £1,751,997, yielding in Annual Premiums £63,822, and in Single Premiums £7,179. The sum of £111,650 was reassured at premiums of £4,752. The total Premiums, after deducting reassurances, amounted to £788,498 6s. 3d., and Interest, less Income tax, to £379,305 8s. 2d. The Claims for the year, including Bonus additions, were £691,850 13s. 8d.

In the Annuity Branch the Purchase-money and Premiums amounted to £57,669, and the Interest, less Income Tax, to £29,051 8s. 5d. Fifty-nine Annuities expired during the year, relieving the Company from annual payments of £3,414 14s. 10d.

After charging all Outgoings, including Commission and Expenses of Management, a balance of £325,093 10s. 0d. has been added to the Life and Annuity Funds, increasing them to £10,950,488 12s. 6d.

Life Assurance Account.

Fund at the beginning of the year			£9,866,715 10 1	Claims paid and outstanding:—		
Premiums after deduction of reassurance premiums			788,498 6 3	By death	£523,041 8 2	
Interest	£394,492 15 4			By maturity	163,809 5 6	
Less income tax	15,187 7 2					£691,850 13 8
			379,305 8 2	Surrenders, including surrenders of bonuses		63,547 8 2
Assignment fees			267 5 0	Bonuses in cash		2,247 14 3
				Commission		43,621 1 1
				Expenses of management		59,309 11 4
				Fund at the end of the year		10,174,210 1 0
			£11,034,786 9 6			£11,034,786 9 6

Annuity Account.

Fund at beginning of the year			£758,679 12 5	Annuities		£66,869 9 9
Consideration for Annuities granted			57,669 0 0	Surrenders		153 0 0
Interest	£30,214 12 9			Commission		1,306 7 2
Less income tax	1,163 4 4			Expenses of management		792 12 5
			29,051 8 5	Fund at the end of the year		776,278 11 6
			£845,400 0 10			£845,400 0 10

THE ROYAL INSURANCE COMPANY, LIMITED—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

CAPITAL REDEMPTION ASSURANCES ACCOUNT.
Comprising Leasehold Redemption Policies and Annuities Certain.

	£ s. d.		£ s. d.
Fund at the beginning of the year	£23,313 3 2	Annuities certain	520 19 7
Premiums	5,964 5 5	Surrenders	385 13 8
Consideration for Annuities certain	383 2 0	Claims	1,170 0 0
Interest	£1,014 18 5	Commission	163 8 4
Less income tax	39 1 5	Expenses of Management	149 2 1
	975 17 0	Fund at the end of the year	28,247 3 11
	£30,636 7 7		£30,636 7 7

PROFIT AND LOSS ACCOUNT.

	£ s. d.			£ s. d.
Balance of last year's account	1,022,795 14 1	Dividend for year 1912:—		
Interest and dividends not carried to other accounts	£299,562 14 5	Interim payment	£173,306 13 9	
Less income tax	12,367 12 10	Provision for final payment	173,306 13 9	
	287,195 1 7			346,613 7 6
Transferred from fire account	524,192 9 2	Interest on debenture stock—		
Transferred from marine account	103,396 2 10	Paid July 1, 1912	£15,891 11 10	
		Provision for payment due January 1, 1913	15,891 11 7	
				31,783 3 5
		Income tax for year 1912		29,490 16 2
		Amount written off investments		150,000 0 0
		Transferred to fire fund		300,000 0 0
		Superannuation fund		25,000 0 0
		Balance carried forward		1,054,692 0 7
	£1,937,579 7 8			£1,937,579 7 8

BALANCE SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Shareholders' Capital paid up—294,468 shares of £10 each, £1 10s. per Share paid	441,702 0 0	Mortgages on property within the United Kingdom	1,782,756 14 6
Life Assurance Fund	10,174,210 1 0	Mortgages on property out of the United Kingdom	231,151 18 10
Annuity Fund	776,278 11 6	Loans on parochial and other public rates	586,140 14 8
Capital Redemption Assurances Fund	28,247 3 11	Loans on life interests	112,685 0 0
Personal Accident Fund	51,658 18 0	Loans on reversions	19,250 0 0
		Loans on company's policies within their surrender values	597,440 4 4

Employers' Liability Fund	£	229,333 4 9	
General Insurances Account		281,647 4 7	
Marine Fund		972,023 4 11	
Superannuation Fund		121,408 1 1	
Fire Fund		3,300,000 0 0	
Reserve Fund		1,600,000 0 0	
Profit and Loss Account		1,054,692 0 7	
		£19,031,200 10 4	
4 per cent redeemable debenture stock		843,800 0 0	
Perpetual Insurance account		17,715 3 9	
Claims admitted or intimated but not paid:—			
Life	£80,243 19 11		
Fire	223,497 1 3		
Marine	70,779 7 6		
General	87,500 0 0		
		462,020 8 8	
Annuities due and unpaid		392 11 4	
Outstanding dividends		3,470 12 5	
Outstanding balances		76,113 14 7	
Bills payable		16,966 7 10	
Balance of reinsurance accounts		480,917 15 2	
Debenture interest, due 1st January, 1913		15,891 11 7	
Final dividend, payable 20th May, 1913		173,306 13 9	
		£21,121,795 9 5	

Investments:—			
Deposit with the High Court	£	20,064 0 0	
British Government securities		362,505 5 6	
Municipal and County securities, United Kingdom		221,150 12 11	
Indian and Colonial Government securities		233,325 10 8	
Indian and Colonial Provincial Securities		153,708 10 0	
Indian and Colonial Municipal securities		232,186 8 7	
Foreign Government securities		304,949 17 8	
Foreign Provincial securities		327,024 14 7	
Foreign Municipal securities		652,230 4 5	
Railway and other debentures and debenture stocks—Home and Foreign		5,291,705 6 11	
Railway and other preference and guaranteed stocks		4,094,780 5 0	
Railway ordinary stocks (of which £393,200 0s. 0d. is preferred)		473,786 13 11	
Shares of incorporated companies		397,889 0 0	
Freehold ground rents		130,544 9 10	
House property—freehold:—			
United Kingdom	£1,383,302 6 2		
India and Colonies	318,505 12 4		
United States	930,927 16 6		
Other foreign countries	144,730 5 0		
		2,777,466 0 0	
House property—leasehold		176,848 17 3	
Agents' balances		1,056,579 1 10	
Outstanding premiums		24,861 12 4	
Outstanding interest, dividends and rents		7,278 12 3	
Interest accrued but not payable		158,666 5 2	
Bills receivable		76,057 14 4	
Cash:—			
On deposit		13,622 12 1	
In hand and on current account		614,139 1 10	
		£21,121,795 9 5	

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LA SAUVEGARDE LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—G. N. DUCHARME. | Secretary—L. A LESSARD.
Vice-President—Hon. J. A. OUIMET, C.R. | Manager—P. BONHOMME.
Treasurer—A. BONHOMME.

Principal Office—Montreal.

(Incorporated by chap. 95 of the Statutes of Quebec of 1903. Incorporated May 19, 1911, by an Act of the Parliament of Canada, 1-2 George V., chap. 39. Dominion license issued August 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	1,200,000 00
Amount paid in cash	179,330 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate	$ 173,644 54
Amount secured by way of loans on real estate, by bond or mortgage, first liens	188,014 40
Amount of loans to policyholders on the Company's policies assigned as collaterals	33,795 75

Bonds and debentures owned by the Company:—

	Par value.	Book and Market value.
St. Jean de la Croix, 1938, 5 p.c.	$ 10,000 00	$ 9,674 12
Trois-Rivières, 1946, 4 p.c.	25,000 00	21,374 34
L'Annonciation, 1949, 5 p.c.	16,000 00	15,801 27
Bromptonville, 1913-1947, 4½ p.c.	9,384 40	8,533 41
La Tuque, 1930, 5 p.c.	25,000 00	23,645 50
La Malbaie, 1926, 4¾ p.c.	7,000 00	7,000 00
Mont Laurier, 1951, 5 p.c.	22,000 00	21,130 56
Mon. Nat. Sherbrooke, 1913-1919, 5 p.c.	7,000 00	7,000 00
Napierville, 1927, 4½ p.c.	4,313 63	3,894 33
St. Cyprien de Nap. 1927, 4½ p.c.	4,313 63	3,894 33
Ville Marie, 1950, 5 p.c.	37,000 00	37,000 00
Ste. Agathe des Monts, 1913-1937, 5 p.c.	4,584 17	4,625 82
*Ste. Agathe des Monts, 1950, 5 p.c.	70,000 00	70,000 00
Pointe à Gatineau, 1918, 5 p.c.	5,000 00	5,000 00
Saraguay Electric, 1937, 5 p.c.	29,000 00	27,234 35
Fabrique St. Methode, 1913-1916, 5 p.c.	6,888 23	6,888 23
Totals	$ 282,484 06	$ 272,696 26

Carried out at book and market value	272,696 26
Cash at head office	871 03

*$55,000 Ste. Agathe in deposit with Receiver-General.

LA SAUVEGARDE LIFE—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz:—		
Provincial Bank	$ 57,894 40	
Hochelaga Bank	18,434 07	
National Bank	6,636 29	
Total		$ 82,964 76
Taxes due by mortgagor		334 75
Total ledger assets		$ 752,321 49

OTHER ASSETS.

Interest accrued		9,067 64
Rents due		250 42
Office furniture, $3,723.35; Library, $97.50		3,820 85

	New.	Renewals.	
Gross premiums due and uncollected on policies in force	$ 12,389 76	$ 15,611 92	
Deduct commission payable thereon	6,662 70	819 01	
Net premiums due and uncollected	$ 5,727 06	$ 14,792 91	
Net deferred premiums on policies in force (taken at 95 per cent of gross)		5,571 60	
Net outstanding and deferred premiums			$ 26,091 57
Total assets			$ 791,551 97

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force (computed by Department)	$ 530,621 00	
Deduct value of policies reinsured in other companies	577 00	
	$ 530,044 00	
Deduction allowed by Section 42, subsec. 3 of Insurance Act, 1910	25,418 00	
*Net reinsurance reserve		$ 504,626 00
Claims for death losses, adjusted but unpaid		1,119 00
Surrender values claimable on policies cancelled		2,358 86
Due on account of office and other expenses		216 67
Due on account of loans		53,000 00
Payments in advance; premiums $388.91; interest, $1,025.86		1,414 77
Agents' credit balances		1,631 51
Provincial, municipal and other taxes due and accrued		2,566 53
Reserve for bad debts		985 80
Balance of shareholders' account		41,965 18
Total liabilities		$ 609,884 26
Excess of assets over liabilities		$ 181,667 71
Capital stock paid up		179,330 00
Surplus over all liabilities and paid up capital		$ 2,337 71

*Based on British Offices Om (5) Table of Mortality with interest at 4 per cent for policies issued on or before December 31, 1899, and with interest at 3½ per cent for policies issued since that date.

LA SAUVEGARDE LIFE—*Continued.*

SHAREHOLDERS' SURPLUS ACCOUNT.

Interest added during the year		$ 4,599 09
Premium on capital received during the year		31,290 65
Shareholders' proportion of profits		6,075 44
Total Shareholders' account at December 31, 1912		$ 41,965 18

(Policyholders receive 90 per cent and shareholders 10 per cent of the distributive share of surplus).

INCOME.

Cash received for first year premiums	$ 46,365 22		
Less premiums paid for reinsurance	667 56		
Total net income from first year premiums		$ 45,697 66	
Cash received for renewal premiums	$ 144,558 92		
Less paid for reinsurance	538 34		
Total net income from renewal premiums		144,020 58	
Total net premium income			$ 189,718 24
Amount received for interest			19,692 21
Net cash received as profits on securities actually sold			64,508 78
Received for premium on capital stock			31,530 00
Fines and fees			118 81
Total			$ 305,568 04
Received for calls on capital			675 00
Received for increased capital			29,330 00
Total income			$ 335,573 04

EXPENDITURE.

Cash paid for death losses (of which $1,000 accrued in 1911)	$ 18,055 00
Cash paid for surrendered policies	10,887 29
Total amount paid to policyholders	$ 28,942 29
Cash paid for taxes, licenses, fees or fines	4,444 43
Cash paid for investment expenses (legal fees)	51 80
Head office salaries, $17,404.18; head office travelling expenses, $1,023.80; directors' fees, $1,680.00; auditors' fees, $633.33; actuary's fees, $300.00	21,041 31
Commissions, first year, $23,244.81; renewals, $4,856.24; agency salaries, $8,129.14; agency travelling expenses, $3,996.65; convention and competition, $314.90. Total, $40,541.74; less advances to agents recovered, $304.68	40,237 06

LA SAUVEGARDE LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Miscellaneous payments, viz:—Advertising, $2,683.99; exchange, $37.45; express, telegrams and telephones, $59.82; legal expenses, $1,397.16; medical fees, $6,707.50; office furniture, $1,327.34; postage, $1,106.77; printing and stationery, $2,917.55; rent, fuel and light, $2,053.96; guarantee assurance, $28.00; commissions for sale of capital stock, $239.35; inquiry, $591.10; charity contributions, $137.50; organization expenses, $637.70; real estate expenses, $276.43; sundries, $695.84		$ 20,897 46
Total expenditure		$ 115,614 35

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Dec. 31, 1911	$ 425,525 70
Cash income as above	335,573 04
Real estate written up	52,205 59
Total	$ 813,304 33
Expenditure as above	115,614 35
Balance net ledger assets, Dec. 31, 1912 ($752,321.49, less ledger liabilities, $54,631.51)	$ 697,689 98

(The average rate of interest earned on these invested assets during 1912 was 4.27 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	844	
Amount of said policies		$ 1,139,150 00
Amount of said policies reinsured in other licensed companies in Canada		34,000 00
Number of policies become claims during the year	14	
Amount of said claims		16,500 00
Number of policies in force Dec. 31, 1912	4,758	
Amount of said policies	$ 5,663,718 00	
Amount of said policies reinsured in other licensed companies in Canada	95,000 00	
Net amount in force Dec. 31, 1912		5,568,718 00

EXHIBIT OF POLICIES.

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life	2,908	$ 3,395,451		
Endowment	1,108	1,205,061		
Term and all other	33	52 000		
			4,049	$ 4,652,512 00

LA SAUVEG SAUVEGARDE LIFE—*Continued.*

XHIBIT OF POLICIES—*Continued.*

New policies issued:—

	No.	Amount.	No.	Amount.
Whole life	593	$ 730,740		
Endowment	651	920,900		
Term and all other	23	49,500		
			1,267	$ 1,701,140 00
Old policies revived			98	109,000 00
Old, changed and increased			43	42,466 00
Total			5,457	$ 6,505,118 00
Deduct terminated			699	841,400 00

In force at end of year:—

Whole life	3,118	$ 3,651,447		
Endowment	1,580	1,906,771		
Term and all other	60	105,500		
			4,758	$ 5,663,718 00

DETAILS OF TERMINATIONS.

Terminated by death	14	$ 16,500 00
" expiry	1	1,000 00
" surrender	142	156,150 00
" lapse	441	512,600 00
Policies changed and decreased	36	54,150 00
Policies not taken	65	101,000 00
Total	699	$ 841,400 00

DETAILS OF POLICIES REINSURED.

Whole life	$ 54,000 00
Endowment	31,000 00
Term and other	10,000 00
Total	$ 95,000 00

*STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit:—

	No.	Amount.	Reserve.
Life	2,863	$ 3,168,788	$ 239,698
Endowment	1,168	1,403,900	190,138
Totals	4,031	$ 4,572,688	$ 429,836
Less reinsured		36,000	198
Net	4,031	$ 4,536,688	$ 429,638

*Note—The above Actuarial Statement was prepared by the Department from the policy lists furnished by the company, the valuation being made on the statutory basis.

LA SAUVEGARDE LIFE—*Concluded.*

STATEMENT OF ACTUARIAL LIABILITIES—*Concluded.*

Without-Profit:—

	No.	Amount.	Reserve.
Life	255	$ 482,659	$ 39,642
Endowment	411	501,871	59,470
Term, &c	60	105,500	1,673
Totals	726	$ 1,090,030	$ 100,785
Less reinsured		59,000	379
Net	726	$ 1,031,030	$ 100,406
Grand totals	4,757	$ 5,567,718	$ 530,044

MISCELLANEOUS STATEMENT.

1. Assurances were valued in groups. There are no annuities
2. The valuation age for assurances was taken as age next birthday.
3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.
   (*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.
   (*c*) In the valuation of policies with liens, the liens were disregarded.
   (*d*) In the valuation of policies issued at fixed extra premiums, the extra premiums were disregarded.
   (*e*) In the valuation of policies providing for disability benefits no additional reserve was held.
4. See 3 (*a*).
5. No additional reserve was held under limited and single premium policies on account of prepaid or limited loadings.
6. The average rate of interest earned on the invested assets was 4·27 per cent.

7 and 8. The question of surplus distribution has not yet been dealt with.

WITH-PROFIT POLICIES.

Deferred Dividend policies issued prior to January 1, 1911:—No profits have yet been apportioned to these policies.

Year of Issue.	Amount in force.
1902	$ 53,000 00
1903	17,750 00
1904	130,750 00
1905	323,500 00
1906	357,266 00
1907	508,500 00
1908	491,250 00
1909	512,032 00
1910	551,000 00
Total	$ 2,945,048 00

Deferred Dividend policies issued subsequent to December 31, 1910:—No profits have yet been credited to these policies.

Year of Issue.	Amount in force.
1911	$ 503,250 00
1912	1,125,390 00
Total	$ 1,628,640 00

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—THE RIGHT HON. The EARL OF GLASGOW. | Secretary—CHARLES GUTHRIE.
Manager—W. HUTTON. | Principal Office—Glasgow.
Head Office in Canada—Montreal.

Chief Agent in Canada—CHARLES J. FLEET.

(Founded at Glasgow, January 1, 1826. Incorporated by Act of Parliament, 1849. Commenced business in Canada, 1846.)

(No Capital.)

ASSETS IN CANADA.

Amount of loans to Canadian policyholders on the society's policies assigned as collaterals		$ 3,903 07
Bonds and debentures on deposit with Receiver General:—		
	Par value.	Book value.
Province of New Brunswick debentures, 1934, 4 p.c.	$ 25,000 00	$ 24,333 33
City of Toronto 4 p.c. Consolidated Loan, 1913	73,000 00	73,000 00
City of Victoria 4½ p.c. bonds, 1944	50,000 00	50,660 71
Total par and book values	$ 148,000 00	$ 147,994 04
Carried out at book value		147,994 04
Net amount of uncollected premiums		22 27
Total assets in Canada		$ 151,919 38

LIABILITIES IN CANADA.

Amount computed upon the statutory basis to cover the net present value of all outstanding policies in Canada	$ 55,621 13	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the basis of valuation	6,200 14	
*Net reinsurance reserve		$ 61,821 27
Surrender values claimable on policies cancelled		2,983 42
Taxes due or accrued		15 21
Total liabilities in Canada		$ 64,819 90

*Reserve based on British Offices OM (5) Table of Mortality with 2½ per cent interest combined with OM. 2½ per cent net annual premiums. The net premiums valued are those represented by 90 per cent of the OM 2½ per cent net premiums, so that the remaining 10 per cent in addition to the difference between the office premiums and the OM. 2½ per cent net premiums has been reserved for future expenses and profits.

THE SCOTTISH AMICABLE—*Continued.*

INCOME IN CANADA.

Amount of renewal premiums received in cash during the year on life policies	$	1,188 24
Interest on bonds and debentures		6,170 02
" on policy loans		453 80
Total income in Canada	$	7,812 06

EXPENDITURE IN CANADA.

Cash paid for death losses (accrued in previous years)	$	25,136 11
Cash paid for surrendered policies		3,088 98
Cash paid for taxes, licenses, fees or fines		67 06
Expenses in connection with filing of annual returns		55 84
All other expenditure, viz.:—legal fees, $69; postage, &c., $10		79 00
Total expenditure in Canada	$	28,426 99

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	4	
Amount of said claims (including bonuses)	$	21,526 63
Number of policies in force at date	34	
Amount of said policies	$ 73,956 30	
Bonus additions	8,798 93	
Net amount in force at December 31, 1912		82,755 23

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at December 31, 1911:—				
Whole life	40	$ 99,406 49		
Bonus additions		13,118 02		
Total			40	$ 112,524 51
Bonuses added				486 66
Total			40	$ 113,011 17
Deduct terminated			6	30,255 94
In force at December 31, 1912:—				
Whole life	34	$ 73,956 30		
Bonus additions		8,798 93		
Total			34	$ 82,755 23

DETAILS OF POLICIES TERMINATED.

By death (including bonuses, $4,460.52)	4	$	21,394 04
By surrender (including bonuses, $345.23)	2		8,861 90
Total terminated (including bonuses, $4,805.75)	6	$	30,255 94

THE SCOTTISH AMICABLE—*Concluded.*

STATEMENT OF ACTUARIAL LIABILITIES (CANADIAN POLICIES.)

With-Profit Policies.	No.	Amount.	Reserve.
Life	33	$ 72,958 64	$ 61,237 27
Bonus additions		8,798 93	
Totals	33	$ 81,757 57	$ 61,237 27
Without-Profit Policies	1	$ 997 66	$ 584 00
Grand Totals	34	$ 82,755 23	$ 61,821 27

Miscellaneous Statement.

1. Assurances were valued in groups. There are no annuities.

2. The valuation age for assurances was the office age next birthday.

3. (*a*) Policies issued at premiums corresponding to ages higher than the true ages were valued at the higher age.

(*b*) No policies have been issued providing for payments at death during certain periods of an amount less than the full amount of insurance.

(*c*) No policies have been issued at a fixed extra premium.

(*d*) No policies have been issued providing for disability benefits.

4. The reserve, held under limited and single premium policies on account of prepaid or limited loadings, is the estimated equivalent of the value of the loading under a policy with premiums payable throughout the term.

5. There being no shareholders, all profits belong to participating policyholders.

6. The profits are ascertained quinquennially and are allocated in the form of a compound reversionary bonus.

THE SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Manager—JAMES GRAHAM WATSON. | Secretary—R. T. BOOTHBY.

Principal Office—6 St. Andrew's Square, Edinburgh.

Chief Agent and Attorney in Canada—JOHN H. DUNLOP. | Head Office in Canada—Montreal.

(Instituted in 1837. Incorporated by special Acts of Parliament in 1848, 1884, 1893 and 1901.)

No Capital.

ASSETS IN CANADA.

Amount of loans made to Canadian policyholders on the company's policies assigned as collateral		$ 9,563 00
Bonds on deposit with the Receiver General, viz.:—		

	Par value.	Book value.
City of Quebec 5 per cent bonds, 1914	$ 50,000 00	$ 50,037 74
City of London, Ont., 4 per cent debentures, 1926.	41,000 00	40,592 86
Total par and book values	$ 91,000 00	$ 90,680 60

Total carried out at book value		90,680 60
Interest accrued		1,255 60
Total assets in Canada	$	101,499 20

LIABILITIES IN CANADA.

*Net reinsurance reserve	$	59,319 80
Total liabilities in Canada	$	59,319 80

INCOME IN CANADA.

Cash premium income (renewal)	$	577 53
Received for interest		4,495 40
Total income in Canada	$	5,072 93

*British Life Offices Om. Table of Mortality, with 3½ per cent interest.

THE SCOTTISH PROVIDENT—*Concluded.*

EXPENDITURE IN CANADA.

Law charges		$ 47 49
Total expenditure in Canada		$ 47 49

MISCELLANEOUS IN CANADA.

Number of policies in force	26	
Amount of said policies	$ 47,036 33	
Bonus additions thereto	29,291 25	
Total net amount in force, December 31, 1912		$ 76,327 58

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	26	$ 47,036 33		
Bonus additions		29,291 25		
Total			26	$ 76,327 58
In force at end of year:—				
Whole life	26	$ 47,036 33		
Bonus additions		29,291 25		
			26	76,327 58

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. M. FORTIER.
Vice-President—V. MORIN.

Manager and Actuary—
W. CROSBIE BABER, A.A.S.
Sec.-Treas.—GEO. WHITTAKER.

Head Office—Montreal.

(Incorporated under the name of "The Prudential Life Insurance Company of Canada," April 27, 1907, by an Act of the Parliament of Canada, 6-7 Edward VII, chap. 120. Amended May 19, 1909, by 8-9 Edward VII, chap. 123, and name changed to "The Security Life Insurance Company of Canada." Amended March 12, 1912, by 2 George V, chap. 149. Dominion license issued April 27, 1911.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000 000 00
" " " subscribed for	375,200 00
" " " paid up in cash	70,441 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures in deposit with Receiver General:—

	Par value.	Book value.	Market value.
City of Westmount, P.Q., 1938-1939, 3½ p.c.	$ 39,000 00	$ 35,805 30	$ 35,772 60
City of Sydney, N.S., 1939, 4½ p.c.	15,000 00	15,037 50	15,000 00
City of St. Henri, P.Q., 1949, 4½ p.c.	3,000 00	3,097 50	3,112 50
Total par, book and market value	$ 57,000 00	$ 53,940 30	$ 53,885 10

Carried out at book value	$ 53,940 30
Cash at head office	3,526 00
Cash in Imperial Bank, Montreal	10,613 73
Total ledger assets	$ 68,080 03

OTHER ASSETS.

Interest accrued	249 12
Office furniture and fixtures, less depreciation	4,000 00
Accounts receivable	287 78

THE SECURITY LIFE—*Continued.*

OTHER ASSETS—*Continued.*

	New.	Renewals.	
Gross premiums due and uncollected on policies in force	$ 9,182 13	$ 2,964 80	
Deduct commission payable thereon		74 12	
Net premiums due and uncollected	$ 9,182 13	$ 2,890 68	
Net deferred premiums on policies in force	1,366 25	290 00	
Net outstanding and deferred premiums			$ 13,729 06
Total assets			$ 86,345 99

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies in force	$ 26,035 00	
Deduct value of policies reinsured in other licensed companies	761 00	
Net reinsurance reserve	$ 25,274 00	
Deduct allowance permitted by Sec. 42, Sub-sec. 3, Insurance Act, 1910	9,094 00	
*Net reserve (less deduction)		$ 16,180 00
Claims, adjusted and unpaid		1,000 00
Due on account of office and other expenses		1,860 00
Taxes due and accrued		400 00
Total liabilities		$ 19,440 00
Excess of assets over liabilities		$ 66,905 99
Capital stock paid up in cash		70,441 00

INCOME.

Cash received for first year premiums	$ 12,907 02		
Less premiums paid for reinsurance	448 59		
Net income from first year premiums		$ 12,458 43	
Cash received for renewal premiums	$ 2,841 90		
Less premiums for reinsurance	36 47		
Net income from renewal premiums		2,805 43	
Total net premium income			$ 15,263 86
Cash received for interest			2,749 89
Cash received for premium on capital stock			31,690 01
All other income			690 00
Total			$ 50,393 76
Cash received for calls on capital			2,460 50
Total income			$ 52,854 26

EXPENDITURE.

Net amount paid for death claims	$ 1,000 00
Cash paid for taxes, licenses, fees or fines	864 00
Head office salaries, $15,111.16; travelling expenses, $2,848.12; directors' fees, $705.15; auditors' fees, $50	18,714 43

*Based on Om (5) Table of Mortality with interest at 3 per cent for life policies, and with interest at 3½ per cent for endowment policies.

THE SECURITY LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Commissions, first year, $1,131.70; do., (renewals), $7.68; do., advanced to agents, $2,957.85; agency salaries, $6,370.53; do., travelling expenses, $8,007.97	$	18,475 73
Miscellaneous expenditure, viz:—Books and periodicals, $49; express, telegrams and telephone, $441.14; legal fees, $2,665.65; medical fees, $5,036.59; office furniture, $1,846.89; postage, $379; printing and stationery, $1,517.73; rent, fuel and light, $1,585; general expenses, $2,729.19; advertising, $359.45; exchange, $292; commission on sale of stock, $140		17,041 64
Total expenditure	$	56,095 80

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$	71,321 57
Amount of cash income		52,854 26
Total	$	124,175 83
Amount of expenditure		56,095 80
Balance, net ledger assets, December 31, 1912	$	68,080 03

(The average rate interest earned on these invested assets during 1912, was 3·52 per cent.)

MISCELLANEOUS.

Number of policies taken during the year and paid for in cash	360	
Amount of said policies	$	475,000 00
Amount of said policies reinsured in other licensed companies in Canada		24,000 00
Number of policies become claims during the year	2	
Amount of said claims		2,000 00
Number of said policies in force at date	750	
Amount of said policies	$ 964,000 00	
Amount of said policies reinsured in other licensed companies in Canada	44,000 00	
Net amount in force December 31, 1912		920,000 00

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at December 31, 1911:—				
Whole life	177	$ 213,000 00		
Endowment	40	43,500 00		
Total			217	$ 256,500 00
New policies issued:—				
Whole life	544	$ 701,500 00		
Endowment	88	103,500 00		
All other	6	30,000 00		
			638	835,000 00
Total			855	$ 1,091,500 00
Deduct terminated			105	127,500 00

THE SECURITY LIFE—*Concluded.*

EXHIBIT OF POLICIES—*Concluded.*

In force December 31, 1912:—

	No.	Amount.	No.	Amount.
Whole life	637	$ 807,000 00		
Endowment	107	127,000 00		
All other	6	30,000 00		
Total			750	$ 964,000 00

DETAILS OF POLICIES TERMINATED.

Terminated by death	2	$	2,000 00
" lapse	9		12,000 00
" change and decrease	2		4,000 00
" not taken	92		109,500 00
Total terminated	105	$	127,500 00

DETAILS OF POLICIES REINSURED.

	Amount.
Whole life	$ 30,000 00
Endowment	1,000 00
All other	13,000 00
Total	$ 44,000 00

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit.		Amount.	Reserve.
Life	90	$ 100,000 00	$ 1,948 00
Endowment	23	25,000 00	1,038 00
Totals	113	$ 125,000 00	$ 2,986 00

Without-Profit.	No.	Amount.	Reserve.
Life	547	$ 707,000 00	$ 17,976 00
Endowments	84	102,000 00	4,913 00
Term &c	6	30,000 00	160 00
Totals	637	$ 839,000 00	$ 23,049 00
Less reinsured		44,000 00	761 00
Net	637	$ 795,000 00	$ 22,288 00
Grand totals	750	$ 920,000 00	$ 25,274 00

MISCELLANEOUS STATEMENT.

1. Assurances were valued individually. There are no annuities.

2. Valuation age for assurances was taken as at nearest age.

3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*c*) In the valuation of policies with liens, the liens have been disregarded.

(*d*) No policies have been issued at a fixed extra premium.

(*e*) No policies have been issued providing for disability benefits.

4. See 3 (*a*).

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 3·52 per cent.

7 and 8. The question of surplus distribution has not yet been dealt with.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ROBT. R. SCOTT.
Vice-President—D. R. DINGWALL.
Managing Director—H. J. MEIKLEJOHN, M.D.
Secretary—THOS. ALLEN.

Actuary—SIDNEY H. PIPE.

Head Office—Winnipeg.

(Incorporated May 15, 1902, by 2 Edward VII., cap. 102. Commenced business in Canada, March 1, 1903.)

CAPITAL.

Amount of stock capital authorized	$ 1,000,000 00
Amount subscribed for	840,600 00
Amount paid up in cash	209,995 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first liens	$ 439,216 97
Loans to policyholders on the company's policies assigned as collaterals	111,811 27
Premium obligations on policies in force	11,885 16

Debentures and bonds owned by the company:—

	Par value.	Book value.
*Town of Petrolia, 1921-1925, 4 p.c.	$ 28,000 00	$ 29,088 42
" Dunnville, 1934, 4 p.c.	10,141 65	9,896 99
" Fort William, 1924, 4½ p.c.	10,515 02	10,515 02
" Lethbridge, 1933, 5 p.c.	9,545 46	9,545 46
" Kincardine, 1934, 4 p.c.	5,727 62	5,534 23
" Revelstoke, 1927 and 1934, 5 p.c.	19,000 00	19,000 00
" Chatham, N.B., 1946, 4 p.c.	10,000 00	9,813 00
" Medicine Hat, 1920, 4 p.c.	6,000 00	5,850 30
" St. Boniface, 1921, 4 p.c.	10,000 00	9,650 00
" Trenton, 1930, 4 p.c.	9,912 45	9,646 89
" Pembroke, 1929, 4 p.c.	5,159 86	5,031 91
" Macleod, 1947, 5 p.c.	10,000 00	10,000 00
" Glace Bay, 1932, 4 p.c.	10,000 00	9,039 00
" Selkirk, 1946, 5 p.c.	10,500 00	10,299 06
" Claresholm, 1924, 5 p.c.	15,243 38	15,243 38
*City of St. Catharines, 1921, 4 p.c.	24,000 00	24,000 00
" Brantford, 1920, 4 p.c.	5,000 00	5,000 00
" Calgary, 1923, 4 p.c.	10,000 00	10,000 00
" Chatham, Ont., 1934, 4 p.c.	10,495 35	10,141 06
Maritime Coal, Ry. and Power Co., 1934, 6 p.c.	25,000 00	23,825 65

*In deposit with the Receiver General.

THE SOVEREIGN LIFE—*Continued.*

ASSETS—*Concluded.*

Debentures and bonds owned by the company—*Concluded.*

	Par value.	Book value.
City of Guelph, 1933, 4 p.c.	$ 5,063 04	$ 4,902 63
" Hamilton, 1934, 4 p.c.	7,300 00	7,300 00
" Hull, 1940, 4 p.c.	10,000 00	8,926 00
" Stratford, 1923, 4 p.c.	10,000 00	10,000 00
" Winnipeg, 1933, 4 p.c.	7,000 00	6,096 30
" Windsor, 1923, 4 p.c.	11,435 08	11,147 29
" Niagara Falls, 1934, 4 p.c.	10,177 51	9,895 01
" Victoria, 1914-1915, 4 p.c.	9,995 60	9,974 63
" Regina, 1936, 4½ p.c.	15,000 00	15,000 00
" Grand Forks, 1919, 5 p.c.	3,000 00	3,000 00
" Kamloops, 1934, 5 p.c.	10,000 00	10,000 00
Total par and book values	$ 343,212 02	$ 337,362 23

Carried out at book value		$ 337,362 23
Cash at head office		100 00
Cash in banks, viz.:—		
Imperial Bank, Toronto	$ 1,000 00	
Union Bank, Winnipeg	12,609 30	
Northern Crown, Winnipeg	3,608 99	
Union Bank, St. John	150 00	
Northern Crown Bank, Vancouver	200 00	
Total cash in banks		17,568 29
Other ledger assets		31 00
Total ledger assets		$ 917,974 92

OTHER ASSETS.

Interest due, $1,601.07; accrued, $13,060.36		$ 14,661 43
Office furniture		3,441 71

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 9,197 61	$ 10,056 67
Deduct commission payable thereon	1,839 52	1,005 66
Net premiums due and uncollected	$ 7,358 09	$ 9,051 01
Net deferred premiums on policies in force (taken at 85 per cent of gross)	526 63	1,724 92

Net outstanding and deferred premiums		18,660 65
Total assets		$ 954,738 71

LIABILITIES.

Amount computed or estimated upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 574,408 00	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	22,481 00	
Total	$ 596,889 00	
Deduct value of policies reinsured	9,471 00	
*Net reinsurance reserve	$ 587,418 00	
Deduct amount of allowance permitted by Sec. 42, Sub-sec. 3 Ins. Act	11,594 00	
Net reserve (less deduction)		$ 575,824 00
(Full deduction allowance permitted being $13,544.49; less reinsured, $1,950; balance, $11,594.49)		

*Based upon the British Offices Om (5) Table of Mortality with interest at 3 per cent for participating policies and at 3½ per cent for non-participating policies.

THE SOVEREIGN LIFE—*Continued.*

LIABILITIES—*Concluded.*

Present values of amounts not yet due on matured instalment policies		$ 3,507 00
Claims for death losses, adjusted but unpaid		150 00
Interest credited on gold bond policies, withdrawable		7,018 00
Premiums paid in advance		352 97
Balance of shareholders' account		2,757 29
Taxes due and accrued		1,056 98
Total liabilities		$ 590,666 24
Excess of assets over liabilities		$ 364,072 47
Capital stock paid up		209,995 00
Surplus above all liabilities and capital (including $28,368.52 contingently apportioned to deferred dividend policies issued prior to January 1, 1911)		$ 154,077 47

Shareholders' Surplus Account.

Balance of shareholders' account, Dec. 31, 1911		$ 2,400 30
Interest added during the year, 6.436 per cent on capital		13,515 28
Total		$ 15,915 58
Amount of dividends paid to shareholders during the year	$ 12,599 70	
Shareholders' proportion of loss on sale of securities	558 59	
Total		13,158 29
Balance of shareholders' account, Dec. 31, 1912		$ 2,757 29

Policyholders receive 90 per cent and shareholders 10 per cent of the distributive share of surplus.

INCOME.

Cash received for first year premiums	$ 26,054 53		
Less premiums paid for reinsurance	4,503 97		
Total net income from first year premiums		$ 21,550 56	
Cash received for renewal premiums	$ 110,790 83		
Less premiums paid for reinsurance	3,143 66		
Total net income from renewal premiums		107,647 17	
Total net premium income			$ 129,197 73
Amount received for interest			51,341 04
Total income			$ 180,538 77

THE SOVEREIGN LIFE—*Continued.*

EXPENDITURE.

Cash paid for death losses	$	10,012 50
Cash paid for surrendered policies		14,494 66
Total paid for policyholders	$	24,507 16
Cash paid stockholders for interest or dividends		12,599 70
Cash paid for taxes, licenses, fees or fines		1,916 64
Investment expenses: commission on loans, $9.20; travelling expenses, ($143.30; less $30.49)		122 01
Head office salaries, $13,919.26; head office travelling expenses, $1,501.15; directors' fees, $733.65; auditor's fees, $300		16,454 06
Commissions, first year, $12,376.08; commissions, renewals, $899.90; agency salaries, $7,906.38; agency travelling expenses, $2,603.85		23,786 21
All other expenditure, viz.:—Advertising, $1,965.80; exchange, $124.20; express, telegrams and telephones, $273.07; legal expenses, $491.09; medical fees, $2,534; office furniture, $2,217.60; postage, $355.64; printing and stationery, $1,421.13; rent, fuel and light, $3,559.95; collection account, $26.49; miscellaneous, $2,326.93;		15,295 90
Loss on sale of debentures		2,195 03
Total expenditure	$	96,876 71

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets at December 31, 1911	$	834,312 86
Amount of cash income as above		180,538 77
Total	$	1,014,851 63
Amount of expenditure as above		96,876 71
Balance, net ledger assets, at December 31, 1912	$	917,974 92

(The average rate of interest earned upon these invested assets during 1912 was 6.436 per cent.)

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	314		
Amount of said policies		$	831,482 00
Amount of said policies reinsured in other licensed companies in Canada			112,000 00
Number of policies become claims during the year	4		
Amount of said claims			7,927 00
Number of policies in force at December 31, 1912	1,799		
Amount of said policies		$ 3,849,599	
Amount of said policies reinsured in other licensed companies in Canada		338,500	
Net amount in force at December 31, 1912			3,511,099 00

THE SOVEREIGN LIFE—*Continued.*

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at December 31, 1911:—				
Whole life policies	1,201	$ 2,506,208		
Endowment assurances	325	484,856		
Term and all other policies	40	182,000		
			1,566	$ 3,173,064 00
New policies issued:—				
Whole life policies	339	$ 782,192		
Endowment assurances	63	92,500		
Term and all other policies	45	258,000		
			447	1,132,692 00
Old policies revived			16	42,500 00
Old policies changed and increased			17	20,544 00
Total			2,046	$ 4,368,800 00
Deduct policies terminated			247	519,201 00
Policies in force at December 31, 1912:—				
Whole life policies	1,382	$ 2,987,303		
Endowment assurances	356	545,296		
Term and all other policies	61	317,000		
			1,799	$ 3,849,599 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Terminated by death	4	$ 7,927 00
Terminated by expiry	12	83,000 00
" surrender	48	76,680 00
" lapse	105	204,216 00
" change and decrease	13	16,668 00
" not being taken	65	130,710 00
Total terminated	247	$ 519,201 00

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	20	$ 187,500
Endowment	1	4,000
Term and all other	24	147,000
	45	$ 338,500

STATEMENT OF ACTUARIAL LIABILITIES.

With-Profit—	No.	Amount.	Reserve.
Life	1,079	$ 2,039,577	$ 219,409
Endowments	303	503,129	135,160
Totals	1,382	$ 2,542,706	$ 354,569
Less reinsured		24,000	5,408
Net	1,382	$ 2,518,706	$ 349,161

THE SOVEREIGN LIFE—*Concluded*

STATEMENT OF ACTUARIAL LIABILITIES—*Concluded.*

Without-Profit—

	No.	Amount.	Reserve.
Life	393	$ 949,726	$ 229,603
Endowments	53	40,167	9,841
Term, &c.	61	317,000	2,876
Totals	417	$ 1,306,893	$ 242,320
Less reinsured		314,500	4,063
Net	417	$ 992,393	$ 238,257
Grand totals	1,799	$ 3,511,099	$ 587,418

Miscellaneous Statement.

1. Policies of the same plan, year of entry and age at entry were valued together. There are no annuities.

2. The valuation age was taken from the age at entry.

3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.

(*b*) Policies issued at premiums corresponding to ages higher than the true ages, were valued at the higher age.

(*c*) Policies providing for payment at death during certain periods of an amount less than the full amount of insurance, were valued for the full amount insured.

(*d*) Policies issued at a fixed extra premium have one-half of the annual extra premium reserved.

(*e*) In the valuation of policies providing for disability benefits, an extra reserve is calculated on the basis of the Combined Fraternal Experience.

4. See 3 (*a*).

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 6.436 per cent.

7 and 8. The question of surplus distribution has not yet been dealt with.

With-Profit Policies.

Deferred Dividend Policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of issue.	Amount in force.	Profits contingently apportioned.
1903	$ 151,331	$ 10,499 32
1904	272,509	11,306 83
1905	258,920	9,271 77
1906	138,432	2,156 67
1907	151,331	230 74
1908	188,730	–1,512 35
1909	134,500	–1,810 15
1910	127,000	–1,774 31
Totals	$ 1,422,744	$ 28,368 52

Deferred Dividend Policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of issue.	Amount in force.	Profits credited thereto.
1911	$ 315,000	Nil.
1912	584,275	Nil.
	$ 899,275	Nil.

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING NOVEMBER 15, 1912.

Manager—LEONARD W. DICKSON. | Secretary—JOHN HOGBEN.

Principal Office—Edinburgh.

Manager in Canada—D. M. McGOUN. | Head Office in Canada—Montreal.

(Established, 1825. Incorporated June 6, 1822 and in 1910. Commenced business in Canada, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling	$ 2,433,333 33
Amount paid in cash	584,000 00

ASSETS IN CANADA.

Value of real estate held by the company	$ 324,970 44
Amount secured by way of loans on real estate by bond or mortgage, first liens	5,195,954 31
Amount of loans secured by stocks or other marketable collaterals.	135,000 00

Security for loan.	Par value.	Market Value.	Amount loaned.
International Ry. Co. of New Brunswick, 50 year 4 per cent bonds	$ 150,000	$ 150,000	$ 135,000

Amount of loans made to Canadian policyholders on the company's policies assigned as collateral (including $77,601.91 on policies issued previous to March 31, 1878)	1,283,015 94
Premium loan account	10,104 44

Bonds in deposit with the Receiver General:—

	Par value.	Market value.
Government securities—		
Province of Manitoba, 1933, 4 p.c	$ 67,000 00	$ 64,655 00
Cities—		
Belleville, 1930, 4½ p.c	$ 83,000 00	$ 80,510 00
Berlin, 1913-33, 1913-27, 4 and 5 p.c	40,997 74	38,355 09
Brandon, 1926, 5 p.c	25,000 00	25,000 00
Chatham, Ont., 1914-19, 1914-39, 4½ and 5 p.c	16,555 32	15,784 31
Fort William, 1913, 1926 and 1933, 4½ and 5 p.c	61,000 00	59,618 10
Guelph, 1918-34, 3¾, 4½ and 5 p.c	51,159 00	47,579 01
Halifax Consolidated Fund, 1917, 4½ p.c	25,000 00	24,725 00
Kingston, 1914-26, 4 p.c	9,300 00	8,827 67
Lethbridge, 1928, 5 and 6 p.c	50,000 00	52,730 00

THE STANDARD LIFE—*Continued.*

ASSETS IN CANADA—*Continued.*

Bonds in deposit with the Receiver General—*Continued.*

	Par value.	Market value.
Cities—Continued.		
London, 1924-26-36, 3½ and 4 p.c	$ 225,000 00	$ 209,102 00
Montreal, Cote St. Antoine, 1932-34, 4 p.c	200,000 00	189,850 00
Montreal, Cote St. Louis, 1919, 5 p.c	100,000 00	102,970 00
Montreal, Cote St. Paul, 1914, 5 p.c	15,000 00	15,027 00
Montreal, St. Cunegonde, 1915, 5 p.c	150,000 00	151,560 00
Montreal, St. Henri, 1916-49, 4 and 4½ p.c	275,000 00	269,690 80
Montreal, St. Louis du Mile End, 1916, 1923, 4½ and 5 p.c	175,000 00	176,132 50
Montreal, St. Paul, 1940, 4¼ p.c	25,000 00	24,500 00
Nelson, B.C., 1925, 5 p.c	4,000 00	3,954 40
Ottawa, 1924, 4 p.c	150,000 00	144,960 00
Peterboro', 1931, 3¾ p.c	50,000 00	43,685 00
Regina, 1913-36, 4½ p.c	24,000 00	23,179 20
St. Catharines, 1923-6, 1935, 4 and 4½ p.c	39,166 67	37,036 39
St. Hyacinthe, 1913-44, 4½ p.c	125,824 09	118,593 09
St. John, N.B., 1915-37, 4 and 6 p.c	60,900 00	57,496 28
St. Thomas, 1913-26, 4½ p.c	23,576 74	23,012 59
Sault Ste. Marie, 1922, 4 p.c	10,000 00	9,162 00
Sherbrooke, 1923, 4 p.c	100,000 00	94,850 00
Stratford, 1915 and 1917, 5 p.c	75,000 00	75,000 00
Stratford, Mooney Biscuit and Candy Co., 1913-23, 4 p.c	16,500 00	15,706 80
Sydney, N.S., 1931, 4½ p.c	58,000 00	54,525 80
Toronto, 1915, 1925, 3½ and 4 p.c	127,200 00	121,037 06
Toronto, East Toronto, 1914, 5 p.c	8,000 00	8,000 00
Vancouver, 1944, 4 p.c	50,000 00	46,810 00
Victoria, 1917-28, 4 and 5 p.c	29,000 00	29,087 00
Windsor, Ont., 1913-18, 4 and 5 p.c	21,183 38	21,061 77
Winnipeg, 1931, 4 p.c	50,000 00	46,830 00
	$ 2,549,363 24	$ 2,465,948 86
Counties—		
Bruce, 1914-27, 5 p.c	$ 15,885 83	$ 14,559 46
Cape Breton, 1913-32, 4½ p.c	20,000 00	19,246 20
Carleton, 1914-27, 4¾ p.c	12,107 15	10,806 72
Inverness, 1920, 4 p.c	67,000 00	62,624 90
Lunenburg, 1917, 4½ p.c	10,000 00	9,781 00
Pontiac, 1934, 4½ p.c	114,650 00	108,963 36
Richmond, N.S., 1914-24, 5 p.c	3,666 63	3,692 30
	$ 243,309 61	$ 229,673 94
Towns—		
Almonte, 1913, 1914 and 1928, 4½ and 5 p.c	$ 17,600 00	$ 16,764 50
Amherst, 1925 and 1932, 4 p.c	55,000 00	50,104 50
Amherstburg, 1913-19, 5 p.c	6,722 07	6,722 07
Arnprior, 1913-30, 4 p.c	54,906 41	50,700 91
Aylmer, Que., 1957, 5 p.c	14,000 00	14,000 00
Beauharnois, 1913-14, 5 p.c	40,000 00	39,824 00
Bowmanville, 1913-28, 4¼ p.c	36,140 09	35,499 22
Brockville, 1913-30, 4 and 4½ p.c	53,468 43	50,341 98
Chatham, N.B., 1941, 4 p.c	17,000 00	14,412 60
Chicoutimi, 1914-32, 4⅜ and 5 p.c	15,793 46	14,632 40
Cobourg, 1914-22, 4 p.c	13,900 00	13,228 79
Collingwood, 1913-20, 5 p.c	57,500 00	57,500 00
Cookshire, 1913-23, 1914-33, 4 and 4 $\frac{3}{10}$ p.c	20,983 68	20,080 18
Cornwall, 1914-26, 4½ p.c	14,887 58	13,755 03
Drummondville, 1914-22, 4½ p.c	10,921 95	10,129 20
Dundas, 1935, 4 p.c	10,000 00	8,784 00
Dunnville, 1914-30, 4⅞ p.c	8,748 53	8,254 33
Essex, 1913-21, 5 p.c	12,252 69	12,185 04
Fraserville, 1924 and 1933, 4½ and 4¾ p.c	55,000 00	53,176 50
Galt, 1928-37, 1948, 5 p.c	50,000 00	53,035 00
Gananoque, 1933, 4 p.c	17,000 00	14,805 30
Goderich, 1914-33, 4¼ p.c	15,376 27	13,073 74
Joliette, 1940, 4 p.c	35,000 00	29,799 00
Kenora, 1936, 5½ p.c	25,000 00	25,000 00
Kincardine, 1913-24, 4½ p.c	22,392 18	21,612 51
Lachine, 1917 and 1947, 4½ p.c	46,000 00	44,497 00

SESSIONAL PAPER No. 8

THE STANDARD LIFE—*Continued.*

ASSETS IN CANADA—*Continued.*

Bonds in deposit with the Receiver General—*Continued*

	Par value.	Market value.
Towns—Concluded.		
Lachute, 1931, 6 p.c.	$ 4,000 00	$ 4,422 00
Leamington, 1913-16, 1914-20, 5 p.c.	11,191 07	10,558 18
Lindsay, 1914-27, 4½ p.c.	5,406 16	4,797 50
Listowel, 1920, 5 p.c.	20,000 00	20,000 00
Liverpool, 1933, 4 p.c.	35,500 00	30,398 65
Longueuil, 1934, 4½ p.c.	90,000 00	82,539 00
Magog, 1942, 4½ p.c.	18,000 00	16,619 40
Maisonneuve, 1944, 1946, 4½ and 5 p.c.	100,000 00	103,766 50
Meaford, 1913-22, 1914-16, 4 and 4½ p.c.	14,065 36	13,292 28
Milton, 1913-15, 5 p.c.	3,040 00	3,034 54
Montreal West, 1941, 4 p.c.	20,000 00	26,505 00
Mount Forest, 1920, 5 p.c.	19,000 00	18,677 00
Newcastle, N.B., 1944, 4 p.c.	27,000 00	22,734 00
New Glasgow, 1914, 4½ p.c.	23,000 00	22,783 80
Newmarket, 1913-17, 5 p.c.	2,727 56	2,708 79
Niagara, 1913-20, 5 p.c.	12,592 43	12,533 91
Niagara Falls, 1913-19, 5 p.c.	29,171 70	29,171 87
Orillia, 1913-23, 1917, 4½ and 5 p.c.	19,391 74	18,947 50
Oshawa, 1913-36, 4½ p.c.	17,798 00	17,150 33
Outremont, 1946-47, 4½ p.c.	60,000 00	58,730 00
Owen Sound, 1921-26, 5 p.c.	61,996 22	62,713 04
Paris, 1914-24, 4 p.c.	6,446 09	5,731 65
Parkdale, 1917, 5 p.c.	20,000 00	20,000 00
Parry Sound, 1913-21, 1914-25, 4½, 4 7/16 and 5 p.c.	34,150 54	30,516 82
Pembroke, 1913-28, 4½ p.c.	36,065 10	34,793 03
Perth, 1913-33, 1913-36, 4 and 5 p.c.	50,862 75	47,379 22
Picton, Ont., 1913-18, 5 p.c.	9,905 41	9,384 98
Pictou, N.S., 1934, 4½ p.c.	18,000 00	17,094 60
Preston, 1928-36, 4½ p.c.	25,435 87	23,799 69
Richmond, Que., 1914-47, 4½ p.c.	23,429 72	20,950 50
St. Jerôme, 1913-46, 4¼ p.c.	9,464 74	8,603 29
St. Lambert, 1913-50, 1914-38, 4⅛ and 4⅜ p.c.	129,681 92	116,228 28
St. Mary's, 1914-27, 4 p.c.	31,090 32	27,493 99
Salaberry of Valleyfield, 1920-22, 1924, 3½, 4 and 4¼ p.c.	215,000 00	192,074 10
Sarnia, 1914-23, 1914-26, 4½ and 4¾ p.c.	23,479 84	20,917 14
Simcoe, 1927-37, 4½ p.c.	36,652 24	34,910 43
Smith's Falls, 1913-39, 4 p.c.	123,754 10	105,687 98
Springhill, N.S., 1921, 4 p.c.	5,000 00	4,473 00
Stellarton, 1941, 4½ p.c.	22,000 00	20,325 80
Summerside, 1938, 5 p.c.	25,000 00	25,000 00
Sydney Mines, 1929, 4½ p.c.	25,000 00	23,607 50
Terrebonne, 1921, 5 p.c.	12,000 00	11,796 00
Tillsonburgh, 1923, 4½ and 5 p.c.	14,500 00	13,913 40
Walkerton, 1913-20, 5 p.c.	10,510 99	10,452 46
Waterloo, P.Q., 1939, 4 p.c.	6,000 00	5,124 00
Wiarton, 1917-26, 4½ p.c.	8,369 70	8,055 21
Windsor, N.S., 1924, 4 p.c.	9,000 00	8,290 80
Wingham, 1928-36, 1937, 4 and 4½ p.c.	30,500 00	28,229 45
Woodstock, Ont., 1930, 4 p.c.	15,000 00	13,398 00
	$ 2,305,772 91	$ 2,162,232 51
Townships—		
Ascot, 1914, 5 p.c.	$ 20,000 00	$ 20,000 00
Cornwall, 1914-27, 5 p.c.	33,210 03	31,334 37
Pakenham, 1913-21, 4 p.c.	9,027 38	8,534 49
Winchester, 1913-21, 3⅞ p.c.	27,912 77	25,439 72
	$ 90,150 18	$ 85,308 58
Villages—		
Acton Vale, 1930, 5 p.c.	$ 14,000 00	$ 13,595 40
Chambly Basin, 1914-46, 4⅛ p.c.	7,811 98	5,925 58
Chambly Canton, 1914-46, 4⅛ p.c.	7,811 98	5,925 58
Como, 1914-40, 5 p.c.	15,464 84	14,303 43
Hanover, 1913-31, 4⅛ p.c.	7,515 35	6,848 71
Huntingdon, 1913-38, 3⅞ p.c.	37,048 63	32,529 54
Kemptville, 1914-17, 3½ p.c.	2,584 50	2,239 23
Lac Weedon, 1914-35, 4⅜ p.c.	4,243 28	3,628 85

THE STANDARD LIFE—*Continued.*

ASSETS—*Continued.*

Bonds in deposit with the Receiver-General—*Continued.*

	Par value.	Market value.
Villages—Concluded.		
Morrisburgh, 1913-34, 4½ and 5 p.c.	$ 27,918 85	$ 26,331 08
Ste. Agathe des Monts, 1940, 5 p. c.	25,000 00	24,087 50
Ste. Therèse de Blainville, 1917, 5 p.c.	7,000 00	6,930 70
Southampton, 1914-32, 4 p.c.	12,152 59	10,411 36
Verdun, 1923, 4 p.c.	70,000 00	65,541 00
Watford, 1914-26, 4½ p.c.	11,165 68	10,226 94
	$ 249,717 68	$ 228,524 90
School Commissioners—		
Beauharnois, 1914-39, 4 p.c.	$ 6,493 28	$ 5,260 08
Chicoutimi, 1914-38, 5 p.c.	4,106 97	3,755 12
Fredericton, 1922, 4 p.c.	5,000 00	4,625 50
Hintonburgh, R.C., 1915, 5 p.c.	4,000 00	3,968 40
Hochelaga, 1938, 4¾ p.c.	25,000 00	24,542 50
Kingston, R.C., 1914-27, 4½ p.c.	11,300 00	10,920 59
Lachine, 1914-56, 4¾ p.c.	28,660 65	26,317 40
Montreal, Cote St. Antoine, 1913-34, 4½ p.c.	56,181 44	54,265 44
Montreal, St. Henri, 1925, 1939, 4 and 4½ p.c.	230,000 00	212,536 00
Montreal R.C., 1926, 4 p.c.	50,000 00	48,055 00
Quebec R.C., 1948, 4½ p.c.	50,000 00	46,835 00
Renfrew R.C., 1941, 5 p.c.	36,000 00	34,678 80
St. Gregoire le Thaumaturge, 1914, 1947, 4½ and 4¾ p.c.	50,000 00	47,865 00
St. Hyacinthe, 1914-54, 1913-43, 4½ p.c.	61,514 45	55,524 71
St. Jerôme, 1913-27, 4½ p.c.	40,954 53	37,595 49
St. Lambert, 1913-36, 4½ p.c.	9,505 80	8,942 07
St. Leo of Westmount, 1950, 5 p.c.	25,000 00	25,000 00
St. Louis Dissentient, 1921, 4½ p.c.	25,000 00	23,935 00
Toronto R.C., 1913, 5 p.c.	23,000 00	23,000 00
Westmount, 1934-40, 4½ p.c.	18,000 00	17,029 00
	$ 759,717 12	$ 714,651 10
Miscellaneous—		
Montreal Harbour, 1913-17, 4 and 5 p.c.	$ 43,000 00	$ 42,232 00
Montreal & Western Ry., 1913-27, 4 p.c.	305,821 41	300,777 32
	$ 348,821 41	$ 343,009 32
Total on deposit with Receiver-General	$ 6,613,852 15	$ 6,294,004 21

Municipal and other bonds in the hands of the Company, viz.:—

Towns—		
Almonte, 1912, 5 p.c.	$ 900 00	$ 900 00
Bedford, 1913, 5 p.c.	200 00	199 52
Berthier, 1913-20, 5 p.c.	6,840 71	6,778 22
Berlin, 1912, 5 p.c.	735 20	1,528 44
Chatham, 1913, 4½ p.c.	5,026 34	5,283 80
Chicoutimi, 1913-32, 4½ and 5 p.c.	5,210 30	5,729 44
Cobourg, 1913, 4 p.c.	1,300 00	1,293 63
Collingwood, 1912, 5 p.c.	8,500 00	8,500 00
Cookshire, 1913, 4½ p.c.	183 27	412 57
Cornwall, 1913-17, 4½ p.c.	2,018 26	2,628 20
Drummondville, 1913-26, 4½ p.c.	4,029 04	4,348 66
Dunnville, 1913, 4½ p.c.	326 36	732 15
Goderich, 1912-13, 4 p.c.	945 57	2,150 59
Gravenhurst, 1913-19, 5 p.c.	2,052 78	2,043 50
Lachute, 1937, 6 p.c.	4,400 00	4,939 00
Leamington, 1912-17, 5 p.c.	5,076 51	5,584 91
Lindsay, 1912-13, 4½ p.c.	3,032 44	3,459 03
Meaford, 1912-26, 1913, 4½ p.c.	6,951 73	6,854 62
Milton, 1912-21, 4 p.c.	1,193 63	1,129 46
Newmarket, 1913, 5 p.c.	230 09	228 99

SESSIONAL PAPER No. 8

THE STANDARD LIFE—*Continued.*

ASSETS—*Continued.*

Municipal and other bonds in the hands of the Company—*Continued.*

	Par value.	Market value.
Towns—Concluded.		
Oakville, 1913-14, 4½ p.c.	$ 2,231 42	$ 2,207 80
Orillia, 1913-14, 4½ p.c.	955 00	948 04
Paris, 1913, 4 p.c.	459 59	699 12
Parry Sound, 1912-13, 4½ and 5 p.c.	5,961 32	8,197 98
Picton, Ont., 1912, 5 p.c.	1,440 10	1,856 40
Prescott, 1913-16, 5 p.c.	1,077 55	1,074 45
Perth, 1912, 5 p.c.	1,370 62	2,632 66
Richmond, 1912-16, 6 and 4½ p.c.	1,407 13	2,387 69
Sandwich, 1913, 4 p.c.	216 20	214 12
Sarnia, 1912-13, 4½, 5 and 6 p.c.	3,809 81	5,835 65
Senneville, 1913-20, 4½ p.c.	4,982 45	4,853 94
Simcoe, 1912, 5 p.c.	402 92	402 92
Smith's Falls, 1912, 4 p.c.	2,443 61	7,217 63
St. Anne de Bellevue, 1915, 4½ p.c.	6,000 00	5,895 60
St. Lambert, 1912, 4½ p.c.		2,086 43
St. Mary's, Ont., 1913, 4 p.c.	1,634 32	2,799 80
Victoriaville, 1913-35, 4¾ p.c.	6,179 16	5,900 50
Walkerville, 1912-17, 4½ p.c.	917 22	902 61
Wingham, 1912, 4 p.c.	548 82	542 26
	$ 101,189 47	$ 121,380 33
Counties—		
Bruce, 1912-13, 5 p.c.	$ 1,507 17	$ 2,989 39
Carleton, 1912-13, 5 p.c.	1,172 89	2,238 06
Richmond, N.S., 1913, 5 p.c.	333 33	333 73
	$ 3,013 39	$ 5,561 18
Villages—		
Casselman, 1913, 5 p.c.	$ 2,000 00	$ 1,990 40
Chambly Basin, 1912-13, 4½ p.c.	217 21	807 76
Chambly Canton, 1912-46, 4½ p.c.	2,752 54	3,242 64
Como, Que., 1913, 5 p.c.	285 40	1,010 06
Embro, 1912, 5 p.c.	267 48	267 48
Gatineau Point, 1923, 5 p.c.	2,000 00	1,960 00
Huntsville, 1913-17, 4 p.c.	1,965 42	1,898 28
Iroquois, 1912, 4 p.c.	679 23	673 98
Kemptville, 1912-13, 3½ p.c.	1,164 81	1,299 07
Lac Weedon, 1913, 4⅝ p.c.	113 65	288 39
Morrisburg, 1912, 5 p.c.	1,014 80	1,221 85
Megantic, 1913-15, 6 p.c.	535 91	541 61
Point Fortune, 1913-43, 6 p.c.	1,550 00	1,622 72
Richmond, Ont., 1912-16, 5½ p.c.	536 96	539 70
Roberval, 1912-14, 4½ p.c.	341 82	336 45
Southampton, 1913, 4 p.c.	422 29	879 13
Stanstead Plains, 1913-26, 5 p.c.	5,528 12	5,231 00
Vaudreuil, 1913-17, 5 p.c.	3,071 00	3,028 53
Waterford, 1912-21, 4 p.c.	3,283 45	3,088 23
Watford, 1913, 4½ p.c.	622 66	1,096 92
Weedon Centre, 1913-35, 4⅝ p.c.	2,319 73	2,136 61
Windsor Mills, 1913-21, 5 p.c.	4,814 32	4,843 71
	$ 35,486 80	$ 38,004 52
Cities—		
Chatham, 1913, 5 p.c.	$ 174 24	$ 620 27
Fredericton, 1913-18, 4 p.c.	4,051 00	3,920 97
Hamilton, 1913, 4 p.c.	5,000 00	4,952 00
Kingston, 1913, 4 p.c.	500 00	496 40
Regina, 1912, 4½ p.c.	1,000 00	996 40
St. Hyacinthe, 1913, 4½ p.c.	7,000 00	6,983 20
	$ 17,725 24	$ 17,969 24

THE STANDARD LIFE—*Continued.*

ASSETS—*Continued.*

Municipal and other bonds in the hands of the Company—*Concluded.*

	Par value.	Market value
Townships—		
Cornwall, 1912-27, 4½ and 5 p.c	$ 4,085 30	$ 5,889 03
Finch, 1912-16, 4½ p.c	6,148 78	6,127 32
Oxford, 1913, 5 p.c	389 61	388 78
Winchester, 1912, 5 p.c	2,552 20	3,559 22
	$ 13,175 89	$ 15,964 35
Loans on Parochial and other Public Rates—		
School Comm., Sherbrooke, 1912, 5 p.c	$ 20,000 00	$ 20,000 00
" St. Jean Baptiste, 1932, 4⅞ p.c	40,000 00	40,000 00
" Ste. Anne de Bellevue, 1913-25, 4½ p.c	2,972 18	2,972 18
" Sorel, 1915, 4½ p.c	37,550 00	37,550 00
" Montreal, 1913-46, 4½ p.c	52,363 48	52,363 48
Parish of St. Gabriel, 1916, 5 p.c	8,000 00	8,000 00
" St. Hyacinthe, 1918, 5 p.c	14,000 00	14,000 00
Protestant School, Montreal, 1913-20, 5 p.c	100,600 00	100,600 00
Fabrique, St. Hyacinthe, 1917, 5 p.c	16,000 00	16,000 00
" St. Joseph, 1913-28, 4½ p.c	19,091 01	19,091 01
" Beauport, 1913-58, 4¼ p.c	70,715 55	70,715 55
" St. Vincent de Paul, 1924, 4¼ p.c	28,000 00	28,000 00
" de St. Clement de Viauville, 1915, 4½pc	30,000 00	30,000 00
" St. Anselme, 1939, 5 p.c	25,000 00	25,000 00
	$ 464,292 22	$ 464,292 22
School Commissioners—		
Barrie, 1913, 5 p.c	$ 305 69	$ 304 96
Beauharnois, 1913, 4 p.c	140 04	387 93
Chicoutimi, 1913-40, 5 p.c	2,850 59	2,774 99
Kingston (Roman Catholic), 1913, 4½ p.c	600 00	598 56
Lachine, 1913, 4¾ p.c	206 89	1,518 48
Lachute, 1913-21, 5½ p.c	4,725 86	4,700 61
St. Hyacinthe, 1913, 4½ p.c	236 12	1,457 31
	$ 9,065 19	$ 11,742 84
Miscellaneous—		
Detroit United Railway, 1932, 4½ p.c	$ 25,000 00	$ 18,500 00
Gordon, Ironsides, Fares Co., 1927, 6 p.c	25,000 00	25,000 00
Milwaukee Elec. Ry. & Light Co., 1931, 4½ p.c	25,000 00	23,625 00
Seattle, Renton & Southern Ry. Co., 1913-24, 5 p.c	50,000 00	49,197 50
Toronto Railway Co., 1921, 4½ p.c	41,366 67	39,918 84
Lane Lumber Co., Ltd., 1913, 6 p.c	13,000 00	13,000 00
Seattle Electric Co., 1930, 5 p.c	24,000 00	24,960 00
Victoria Rolling Stock Co., 1914, 4 p.c	50,000 00	49,000 00
Windsor Hotel Co., Montreal, 1931, 4½ p.c	34,000 00	33,320 00
William Seaver Morgan Co., 1913, 5½ p.c	5,000 00	5,000 00
	$ 292,366 67	$ 281,521 34
Total with Company	$ 936,314 87	$ 956,436 02

Bonds held by Royal Trust Company, as trustees under the Insurance Act.

	Par value.	Market value.
Government Securities—		
Province of New Brunswick, 1913-22, 4 p.c	$ 30,000 00	$ 29,472 00
Cities—		
Halifax Consolidated Fund, 1918, 4½ p.c	$ 4,000 00	$ 3,948 40
Kingston, 1913-26, 4 p.c	9,700 00	9,234 04
Saskatoon, 1939, 5 p.c	25,000 00	24,750 00
Stratford, 1915, 5 p.c	7,000 00	7,000 00
	$ 45,700 00	$ 44,932 44

SESSIONAL PAPER No. 8

THE STANDARD LIFE—*Continued*

ASSETS—*Continued.*

Bonds held by Trustees—*Continued.*

	Par value.	Market value.
Counties—		
Cumberland, 1932, 4 p.c	$ 15,000 00	$ 13,117 50
Towns—		
Amherstburg, 1912-22, 5 p.c	$ 19,232 30	$ 19,232 17
Chatham, 1913-39, 5 p.c	9,525 51	9,525 44
Cobourg, 1931, 1936, 4 and 4¼ p.c	32,000 00	28,350 60
Collingwood, 1912-17, 5 p.c	5,556 97	5,556 97
Farnham, 1913-24, 4½ p.c	11,500 00	11,147 50
Gravenhurst, 1939, 5 p.c	15,000 00	15,000 00
Kincardine, 1913-14, 4½ p.c	1,439 64	1,419 38
Lindsay, 1912-23, 4 p.c	4,223 61	4,026 55
Newmarket, 1912-22, 5 p.c	10,828 91	10,709 84
Orillia, 1913-14, 5 p.c	3,085 97	3,085 96
Picton, Ont., 1913-38, 5 p.c	18,702 47	18,463 53
Port Hope, 1913-35, 4½ p.c	53,192 14	51,333 94
Richmond, 1913-32, 4½ p.c	11,978 62	11,476 08
Ridgetown, 1913-24, 5 p.c	7,610 55	7,558 21
St. Jerôme, 1912-46, 4½ p.c	8,730 51	8,187 10
Sandwich, 1913-21, 5 p.c	6,935 41	6,897 15
Sarnia, 1912-21 and 1930, 5 p.c	11,911 39	11,969 70
Smith's Falls, 1912, 5 p.c	383 48	382 11
Toronto Junction, 1943, 2½ to 4½ p.c	92,400 00	82,134 36
Walkerton, 1912, 5 p.c	1,048 32	1,048 32
Wallaceburgh, 1912-21, 4 p.c	17,904 53	17,045 41
Whitby, 1913-29, 5 p.c	14,891 23	14,891 70
	$ 358,081 56	$ 339,442 07
Townships—		
Gloucester, 1941, 5 p.c	$ 12,000 00	$ 12,000 00
Oak Bay, 1921, 5 p.c	24,491 55	24,246 63
Weedon, 1913-35, 4⅝ p.c	17,011 10	16,034 96
	$ 53,502 65	$ 52,281 59
Villages—		
Boulevard St. Paul, 1937, 5 p.c	$ 15,000 00	$ 16,416 00
London West, 1912-23, 5 p.c	6,053 56	5,969 58
	$ 21,053 56	$ 22,385 58
Schools—		
Montreal Protestant, 1920-21, 4 p.c	$ 4,000 00	$ 3,863 60
St. Edward, 1941, 4½ p.c	25,000 00	23,552 50
St. Jerôme, 1913-49, 4½ and 4⅝ p.c	31,141 02	28,699 05
Ville Emard, 1939, 5¼ p.c	15,000 00	15,832 50
Ville St. Laurent, 1951, 5 p.c	25,000 00	23,967 50
	$ 100,141 02	$ 95,915 15
Miscellaneous—		
Ames-Holden, McCready, Ltd., 1941, 6 p.c	$ 25,000 00	$ 24,625 00
Canada Cement Co., 1929, 6 p.c	25,000 00	25,125 00
Electrical Development Co., 1933,,5 p.c	25,000 00	22,875 00
Dominion Cotton Mills Co., 1922, 6 p.c	25,000 00	25,500 00
Union Electric Light and Power Co., 1932, 5 p.c	50,000 00	50,500 00
St. Lawrence Sugar Refineries, Ltd., 1932, 6 p.c	25,000 00	25,250 00
Dominion Coal Co., 1942, 5 p.c	97,000 00	96,030 00
Matthews-Laing, Ltd., 1931, 6 p.c	50,000 00	50,750 00
Central Vermont Ry. C., 1920, 4 p.c	100,000 00	90,000 00
Sault Ste. Marie Bridge Co., 1937, 5 p.c	44,000 00	44,000 00
St. John Railway Co., 1927, 5 p.c	11,500 00	11,385 00
West India Electric Co., 1928, 5 p.c	25,000 00	22,500 00
London Street Ry. Co., 1925, 5 p.c	29,000 00	27,550 00
Halifax Elec. Tramway Co., 1916, 5 p.c	50,000 00	50,000 00
Montreal Light, Heat & Power Co., 1932, 4½ p.c	100,000 00	99,500 00
Montreal Light, Lachine P.S.F., 1933, 5 p.c	25,000 00	25,750 00
Toronto Electric Light Co., 1916, 4½ p.c	50,000 00	49,000 00
Keewatin Flour Mills Co., 1916, 6 p.c	35,000 00	35,175 00

THE STANDARD LIFE—*Continued.*

ASSETS—*Concluded.*

Bonds held by Trustees—*Concluded.*

Miscellaneous—Concluded	Par value.	Market value.
Dominion Textile Co., 1925, 6 p.c.	$ 50,000 00	$ 50,000 00
Dominion Canners Ltd., 1940, 6 p.c.	25,000 00	25,750 00
Canada Starch Co., 1930, 6 p.c.	25,000 00	24,750 00
P. Burns Co., Ltd., 1931, 6 p.c.	25,000 00	25,250 00
National Breweries, Ltd., 1939, 6 p.c.	50,000 00	51,000 00
Toronto & York Radial Ry., 1919, 5 p.c.	35,000 00	35,000 00
Montreal Harbour Bonds, 1913-15, 5 p.c.	6,000 00	6,000 00
Ogilvie Flour Mills Co., 1932, 6 p.c.	65,000 00	71,000 00
Dominion Iron & Steel Co., 1929, 5 p.c.	50,000 00	47,500 00
Montreal Steel Works, Ltd., 1940, 6 p.c.	25,000 00	27,000 00
Ontario Power Co., 1943, 5 p.c.	25,000 00	23,500 00
Montreal Street Railway Co., 1922, 4½ p.c.	70,300 00	69,948 50
Montreal Gas Company, 1921, 4 p.c.	250,146 67	236,388 60
Winnipeg Elec. Street Ry. Co., 1927, 5 p.c.	100,000 00	103,000 00
Total	$ 1,592,946 67	$ 1,571,602 10
Total with Trustees	$ 2,216,435 46	$ 2,169,148 43

Synopsis—	Par value.	Market value.
Bonds in deposit with Receiver General	$ 6,613,852 15	$ 6,294,004 21
Bonds vested with Trustees	2,216,435 46	2,169,148 43
Bonds in hands of Company	936,314 87	956,436 02
Totals	$ 9,766,602 48	$ 9,419,588 66

Carried out at market value		$ 9,419,588 66
Cash at head office		138 60
Office furniture		628 19
Interest due (including $15,497.48 interest on policy loans)		22,288 50
Gross premiums due and uncollected on Canadian policies	$ 131,047 50	
Deduct cost of collection	6,552 38	
Net amount of outstanding premiums		124,495 12
Rents due		3,299 39
Total assets in Canada		$16,519,483 59

LIABILITIES IN CANADA.

†Amount estimated on the statutory basis to cover the net reserve on all outstanding policies in Canada, including reserves for reversionary additions, premium reductions and life annuities	$ 9,587,318	
Deduct reserve on policies reinsured in other licensed companies in Canada	127,839	
*Net reinsurance reserve		$ 9,459,479 00
Present value of amounts not yet due on matured instalments policies		12,464 00
Claims for death losses, adjusted and unpaid		66,562 75
Claims for matured endowments, due and unpaid		35,826 67
Family Trust Fund		10,000 00
Premiums paid in advance		126 80

*Estimate based on the Om. Table of Mortality with interest at 3 per cent.
†Including pool bonus of $50,949.

THE STANDARD LIFE—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Overdraft, Bank of Montreal		$ 142,967 83
Taxes due and accrued		4,076 00
Total net liabilities to policyholders in Canada		$ 9,731,503 05

(Of these liabilities, $683,073.14, apply to policies issued in Canada prior to March 31,1878.)

INCOME IN CANADA.

Cash received for first year's premiums	$ 71,087 00	
Less premiums paid for reinsurance	3,774 55	
Total net income from first year's premiums	$ 67,312 45	
Cash received for renewal premiums	$ 767,131 03	
Less premiums paid for reinsurance	17,049 79	
Total net income from renewal premiums	$ 750,081 24	
Cash received for single premiums for life annuities	$ 1,100 00	
Total net premium income		$ 818,493 69
Cash received for investments (less $4,244.28 net loss on real estate due to alterations at head office)		763,965 80
Fines		366 63
Cash received as profit on securities actually sold		8,533 68
Total income in Canada		$ 1,591,359 80

EXPENDITURE IN CANADA.

Cash paid for death losses, including bonuses, $58,556.90 ($42,037.00 accrued in previous years)	$ 452,106 91	
Payments on matured instalment policies	1,275 60	
Net amount paid for death claims		$ 453,382 51
Net amount paid for matured endowment claims, including bonuses, $41,248.63 ($31,044.31 accrued in previous years)		282,447 91
Payments made under Family Trust Provision, $1,000; less reinsured, $250		750 00
Total net amount paid on account of claims		$ 736,580 42
Cash paid to annuitants		10,420 39
Cash paid for surrendered policies		149,945 95
Total net amount paid to policyholders		$ 896,946 76
Taxes, licenses, fees or fines		10,293 81
Charges on investments, $2,636.94; commission on loans, $2,861.78; total, $5,498.72, less valuation fee recovered, $35		5,463 72
Head office salaries, $22,743.63; do., travelling expenses, $832.65; directors' fees, $3,120.00 auditors' fees, $1,200; pensions, $7,697.79;		35,594 07
Commissions, first year, $28,895.89; do., renewals, $26,024.56; agency salaries, $16,617.74; agency travelling expenses, $5,262.17		76,800 36

THE STANDARD LIFE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Advertising, $959.32; books and periodicals, $2,268.49; exchange, $922.02; express, $481.65; legal expenses, $860.97; medical fees, $4,101.00; office furniture, $352.12; postage and telegrams, $1,925.75; rent and light, $6,461.85; petty cash and sundries, $397.64		$ 18,730 81
Total expenditure in Canada		$ 1,043,829 53

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	708	
Amount of said policies		$ 1,958,750 00
Amount of said policies reinsured in other companies licensed in in Canada		145,500 00
Number of policies become claims during the year	336	
Amount of said claims (including bonus additions)		753,481 30
Number of policies in force at date	11,261	
Amount of said policies	$23,196,385 94	
Bonus additions thereto	1,355,727 48	
Total	$24,552,113 42	
Amount of said policies reinsured in other licensed companies (including $62.50 bonus additions)	499,562 50	
Net amount of policies in force at November 15, 1912		24,052,550 92
Number of life annuities in force	36	
Annual payments thereunder		9,292 56

EXHIBIT OF LIFE ANNUITIES (Canadian Business).

	No.	Annual Payment.
In force Nov. 15, 1911	37	$ 11,324 34
New annuity	1	109 56
Total	38	$ 11,433 90
Transferred to Home Office	2	2,141 34
In force Nov. 15, 1912	36	$ 9,292 56

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force November 15, 1911:—				
Whole life	5,832	$12,901,011 01		
Endowments	5,132	8,241,465 07		
Term and all other	312	1,434,476 25		
Bonus additions		1,412,426 61		
			11,276	$23,989,378 94
New policies issued:—				
Whole life	405	$ 1,207,500 00		
Endowments	297	539,282 00		
Term and all other	50	303,000 00		
Bonus additions		74,020 46		
			752	2,123,802 46

THE STANDARD LIFE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

	No.	Amount.
Old policies revived (including bonuses, $7,949.07)	128	$ 253,253 22
Old policies changed and increased		62 97
Total	12,156	$26,366,497 59
Deduct terminated	895	1,814,384 17

In force November 15, 1912.—

	No.	Amount.		
Whole life	5,861	$13,351,473 90		
Endowments	5,059	8,167,935 79		
Term and all other	341	1,676,976 25		
Bonus additions		1,355,727 48		
			11,261	$24,552,113 42

DETAILS OF TERMINATIONS.

Terminated by death, (including bonuses, $59,136.76)	159	$	465,090 76
" maturity (including bonuses, $42,432.65)	177		288,390 54
" expiry	5		9,500 00
" surrender (including bonuses, $29,009.45)	235		477,770 79
" lapse (including bonuses, $6,163.11)	285		489,966 11
" and decrease and change, (including bonuses, $1,926.69)			21,165 97
" not taken	34		62,500 00
Total	895	$	1,814,384 17

DETAILS OF POLICIES REINSURED.

	No.		Amount.
Whole life	18	$	241,500 00
Endowments	9		120,000 00
Term and all other	8		138,000 00
Bonus additions			62 50
	35	$	499,562 50

Details of Policies issued prior to March 31, 1878.

Policies in force at beginning of year in Canada (including $273,851.89, bonus additions)	458	$	1,092,320 17
Policies terminated (including bonus additions, $30,235.58)	43		100,344 92
Policies in force at date of statement (including $243,616.31, bonus additions)	415		991,975 25

STATEMENT OF ACTUARIAL LIABILITIES (CANADIAN POLICIES).

With-Profit—	No.		Amount.		Reserve.
Life	4,531	$	9,746,285	$	4,666,450
Endowments	4,361		6,934,886		3,436,701
Bonus additions (declared contingent)			1,871,606		
Premium reductions—(included under Life, &c., the net premium being reduced in very few cases)					Included above.
Totals	8,892	$	18,552,777	$	8,103,151
Less reinsured			117,268		60,958
Net	8,892	$	18,435,509	$	8,042,193

THE STANDARD LIFE—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES—*Concluded.*

Without-Profit—	No.	Amount.	Reserve.
Life	1,588	$ 4,437,545	$ 912,273
Endowments	780	1,392,572	396,545
Term, &c.	148	853,500	20,137
Totals	2,516	$ 6,683,617	$ 1,328,955
Less reinsured		383,214	66,881
Net	2,516	6,300,403	1,262,074
Grand totals	11,408	$ 24,735,912	$ 9,301,267

LIFE ANNUITIES (CANADIAN).

	No.	Yearly Amount payable.	Reserve.
Arising out of Life Assurance Contracts, (instalment annuities	5	$ 1,276	$ 12,464
Life Annuities, proper	33	8,196	104,263
Totals	38	$ 9,472	$ 116,727

MISCELLANEOUS STATEMENT.

1. Policies were valued partly in groups and partly individually.

2. Whole Life Assurances by whole term premiums were grouped under years of birth for valuation and the valuation ages were ascertained by deducting the years of birth from that of valuation and adding thereto $\frac{3}{5}$; Whole Life Assurances by limited premiums were valued individually, the valuation age being that at next birthday at entry plus difference between years of valuation and entry plus $\frac{1}{2}$. Endowment Assurances (grouped) were assorted under years of maturity. In both grouped and ungrouped, the valuation age was age nearest birthday at entry plus difference between valuation year and year of entry plus $\frac{1}{2}$. For Immediate Single Life Annuities the valuation age was the difference between valuation year and birth year plus $\frac{3}{8}$.

3. (*a*) Policies issued at premiums corresponding to ages higher than the true ages were valued as ordinary policies, but a proportion of the extra premium for the unexpired portion of one year's risk was added.

(*b*) No policies have been issued providing for payments during certain periods of an amount less than the full amount of insurance.

(*c*) Policies issued at fixed extra premium, whether payable in one sum or annually were valued as ordinary policies, but a proportion of the extra premium for the unexpired portion of one year's risk was added.

(*d*) No policies have been issued providing for disability benefits.

4. There was no special reserve held under limited and single premium policies, on account of prepaid or limited loadings for Canadian policies, but a sum of £40,000 or $194,666 was set aside for future loading on all the paid-up policies of the company.

THE STANDARD LIFE—*Continued.*

Miscellaneous Statement—*Concluded.*

5. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

After allowing the Shareholders interest at 5 per cent per annum upon the paid-up capital and upon any balances from time to time standing at the credit of the Shareholders' Account, the divisible profits arising from the Life Assurance business as determined by the Directors at the close of each Investigation period, will, in terms of the Company's Act of Parliament, 1910, be allocated in the proportion of not less than nine-tenths to the Participating Policyholders and not more then one-tenth to the Shareholders.

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Reserved Bonus policies are credited with the same reversionary rate of bonus as ordinary policies of the same class of assurance, but no declaration is made. At the termination of the Reserved Period the undeclared bonus vests and the survivors of that group of entrants share in a pool formed from the cash values (1) of the undeclared bonus (which ordinarily would have vested had the policy been an equal scheme one) of policies which have been surrendered or become claims and (2) from the surrender values of three years' old policies which lapsed before payment of their fifth premiums—all accumulated at 2½ per cent compound interest.

With-Profit Policies—(Canadian Business).

Reserved Bonus Policies issued prior to January 1, 1911: Profits are allotted by way of contingent reversionary bonuses, the reserves on which are included in the liabilities:—

Year of Issue.	Amount in force Nov. 15, 1912.
1893	$ 141,000
1894	199,500
1895	313,000
1896	250,000
1897	266,750
1898	622,500
1899	776,530
1900	647,000
1901	590,250
1902	717,116
1903	339,500
1904	287,500
1905	296,500
1906	166,000
1907	
1908	
1909	
1910	
Total	$ 5,613,146

THE STANDARD LIFE ASSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING NOVEMBER 15, 1912.

REVENUE ACCOUNT.

	£	s.	d.		£.	s.	d.
Amount of life Assurance and Annuity Fund at the beginning of the year	12,897,351	12	3	Claims under policies paid and outstanding—			
Premiums	1,016,620	13	5	By death	651,954	12	5
Consideration for Annuities granted	63,871	14	4	By maturity	199,975	10	9
Interests, Dividends, and Rents £ 563,885 9 0				Surrenders, including Surrenders of Bonus	136,798	3	10
Less Income Tax 13,272 19 11				Annuities	122,855	19	0
	550,612	9	1	Trust provisions to Beneficiaries	156	0	9
Fines and fees	1,084	9	2	Instalments under instalment annuity policies	262	2	2
				Bonuses in cash	9,732	0	11
				Bonuses in reduction of premiums	1,283	13	7
				Commission	56,644	16	2
				Expenses of management	141,545	5	9
				Dividend to shareholders	15,000	0	0
				Income tax	2,482	1	2
				Amount of life assurance and annuity fund at the end of the year, as per balance sheet	13,190,850	11	6
	£14,529,540	18	3		£14,529,540	18	3

BALANCE SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' Capital paid up	120,000	0	0	Mortgages on property within the United Kingdom	1,134,256	5	1
Life Assurance and Annuity Fund	13,190,850	11	9	Mortgages on property out of the United Kingdom	3,178,301	6	6
Capital Redemption and Annuity Certain Fund	7,299	0	6	Loans on parochial and other public rates	192,733	9	8
	13,318,149	12	3	Loans on life interests	208,802	7	10
Claims outstanding - Life	172,599	5	6	Loans and reversions	153,946	0	4
Annuities outstanding—Life	1,854	3	2	Loans on stocks and shares, with collateral security	297,962	3	0
Annuities outstanding—Certain	50	0	0	Loans on company's policies within their surrender values	1,066,691	11	7
Dividends outstanding	7,235	15	0	Loans on personal securitiy	32,451	7	11
Bills payable	2,570	13	4				
Sums due to bankers	195,707	7	11	Investments:—			
Staff deposit fund	12,233	18	11	Deposit with the High Court (£24,325 2½ per cent Consolidated Stock)	18,281	13	10
Interest paid in advance, and deposits to meet premiums	28,708	2	0	British government securities	65,064	15	3
Provision for commission on agent's balances, expenses, etc., outstanding	42,738	0	6	Colonial government securities	43,613	11	5
				Indian and colonial provincial securities	62,345	3	3
				Indian and colonial municipal securities	1,902,013	12	11
				Foreign government securities	175,973	10	2
				Foreign provincial securities	26,625	1	0

	£	s.	d.
Foreign municipal securities	35,855	19	1
Railway and other debentures and debenture stocks,—home and foreign—including American and other foreign railway bonds and obligations	3,533,247	13	11
Railway and other preference and guaranteed stocks	171,207	4	8
Railway and other ordinary stocks	63,405	16	3
Freehold ground rents and feu-duties	153,490	16	3
House property—freehold	737,376	2	0
House property—leasehold	7,950	0	8
Life interests	84,966	10	0
Reversions	17,466	10	3
Bank deposits—fixed periods	66,551	15	11
Agents' balances	115,284	4	8
Outstanding premiums	65,057	7	1
Outstanding interest dividends, and rents	12,162	2	9
Interest accrued but not payable	137,434	11	4
Bills receivable	13,598	17	4
Cash in hand after deduction of sums at short notice	7,729	6	8
	£13,781,846	18	7

£ 13,781,846 18 7

THE STAR ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—SIR GEORGE WYATT TRUSCOTT. Secretary—JAMES DOUGLAS WATSON.

Principal Office—32 Moorgate Street, London, England.

Chief Agent in Canada—
ALFRED WILLIAM BRIGGS.

Head Office in Canada—Toronto.

(Established, 1843, by deed of settlement as the Star Life Assurance Society. Incorporated by an Act of the Imperial Parliament, Aug. 18, 1911, under the name of "The Star Assurance Society". Commenced business in Canada, November 6, 1868.)

CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg....$	486,666 67
Amount paid up in cash, £5,000 stg.....	24,333 33

ASSETS IN CANADA.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....$	396,848 18
Amount of loans made to Canadian policyholders on the company's policies assigned as collaterals.....	8,125 94
Premium obligations on Canadian policies in force.....	2,717 32

Canadian securities held in Canada and at Home Office, viz.:—

	Par value.	Book value.
*Newfoundland bonds, 1941 and 1947, 3½ p.c.....$	97,333 33	$ 88,816 67
*Prov. of Nova Scotia, 1942, 3½ p.c.....	96,846 67	89,342 27
City of Toronto debentures, 1916, 1945, 3½ p.c.....	38,633 34	35,755 40
Brandon debentures, 1930, 1941, 5 p.c.....	19,132 80	20,567 22
Calgary, Protestant P.S. District, 1916,1917, 4½ p.c	25,000 00	24,887 08
City of Guelph, 1925, 4½ p.c.....	20,000 00	20,411 98
City of Lethbridge, 1940. 4½ p.c.....	20,000 00	19,920 08
Town of Maisonneuve, 1950, 4½ p.c.....	48,666 67	49,455 88
Central Ontario Railway 1st mortgage bonds, 1934, 5 p.c.....	24,333 33	23,666 60
Montreal Street Railway Co., Sterling debentures, 1922, 4½ p.c.....	24,333 33	24,747 00
Shawinigan Water and Power Co., 1st cons'd mortgage bonds, 1934, 5 p.c.....	25,000 00	25,668 46
Alberta & Great Waterways Ry., 1919-1959, 5 p.c.	150,000 00	164,697 94
Grand Trunk Pacific Ry., 1955, 4 p.c.....	97,333 33	89,624 53
Great Nor. Ry. of Canada, 1934 or before April 1, 1915, 4 p.c.....	50,000 00	42,286 20
London, Ont. St. Ry., 1915, 5 p.c.....	10,000 00	10,059 91
City of Calgary bonds, 1928-1942, 4½ p.c.....	65,213 34	65,296 92
City of Vancouver bonds, 1949, 4 p.c.....	48,666 67	49,153 33
Municipality of Burnaby, B.C., 1959, 5 p.c.....	10,000 00	10,694 14
City of Edmonton, 1912-1944, 4½ p.c.....	13,685 61	13,477 61
City of Edmonton, 1918-1952, 4½ p.c	58,000 00	58,721 20
City of Edmonton, S.D. No. 7, 1912-1939, 5 p.c...	9,000 00	9,298 39
City of Fort William, 1924, 4½ p.c.....	27,000 00	27,003 61

*In deposit with the Receiver General.

THE STAR ASSURANCE—*Continued.*

ASSETS IN CANADA—*Concluded.*

Canadian securities held in Canada, &c.—*Concluded.*

	Par value.	Book value.
City of New Westminster, 1939-1943, 5 p.c.	$ 25,000 00	$ 25,713 75
City of South Vancouver, 1959, 5 p.c.	10,000 00	10,576 61
City of Nanaimo, 1960, 5 p.c.	10,000 00	10,000 00
Atlantic and North Western Railway, guaranteed 1st mortgage bonds, 1937, 5 p.c.	97,333 33	110,211 75
Canadian Car and Foundry Co. Ltd., 1919-1939, 6 p.c.	25,000 00	25,949 35
Dom. Coal Co. Ltd., 1st mtge., 1913-1940, 5 p.c.	50,000 00	49,496 80
Dom. Iron and Steel Co. Ltd., 1929, 5 p.c.	25,000 00	23,999 97
Imperial Rolling Stock (C.N.R. equipment), 1918, 4½ p.c.	50,000 00	48,624 94
Can. Northern Ry., 1930, 4 p.c.	97,333 33	97,094 38
Dom. Realty Co., 1913-15, 1927, 4¾ p.c.	137,500 00	100,117 39
Canadian Steel Foundries, Ltd., 1916-1936, 6 p.c.	19,466 67	19,856 00
Bell Telephone Co. of Can., 1925, 5 p.c.	50,000 00	51,404 98
Saskatoon P.S.D., 1922-1923, 1924, 1925, 5 p.c.	25,000 00	25,639 10
Algoma Eastern Ry., 1961, 5 p.c.	41,366 67	38,346 90
City of Strathcona, 1940, 4½ p.c.	10,000 00	9,610 94
Municipality Point Grey, B.C., 1960-1961, 4½ p.c.	42,826 67	42,612 53
Town of Owen Sound, 1931, 4½ p.c.	20,000 00	20,552 07
Newfoundland Govt. inscribed stock, 1952, 3½ p.c.	41,366 67	38,079 72
Montreal Protestant Hospital, 1932, 4½ p.c.	85,000 00	87,187 86
Province of Alberta, 1922, 4 p.c.	36,500 00	25,550 00
City of Regina, sterling debentures, 1942-52, 4½ p.c.	48,666 66	47,440 02
City of Toronto, 1920, 4 p.c.	53,533 33	52,221 68
City of Victoria, B.C., 1962, 4 p.c.	13,140 00	12,862 50
Algoma Central Terminals Ltd., 1962, 5 p.c.	85,653 33	51,392 00
Canadian Northern perpetual Cons. debenture stock, 4 p.c.	31,146 66	29,460 45
Canada Southern Cons. guaranteed gold bonds, 1962, 5 p.c.	75,000 00	79,499 84
The Robt. Simpson Co., Ltd., 1952, 5 p.c.	44,286 66	43,124 14
Seo Pablo Electric Co. Ltd., 1962, 5 p.c.	37,960 00	23,681 10
Algoma Steel Corporation Ltd., 1962, 5 p.c.	97,333 33	90,318 76
Pueblo Tramway, Light and Power Co., 1961, 5 p.c.	50,000 00	47,011 60
	$ 2,413,591 73	$ 2,301,189 55

Carried out at book value ..... $ 2,301,189 55

Stocks owned by the company—

	No. of shares.	Par value.	Book value.
Canadian Pacific Ry. 4 p.c. non-cumulative preference stock	800	$ 97,333 33	$ 98,456 80
Quebec Central Ry. £25 ordinary shares.	400	48,666 67	53,527 23
Total stocks	1200	$ 146,000 00	$ 151,984 03

Carried out at book value		151,984 03
Cash in Bank of Toronto, $3,011.88; Dominion Bank, $531.38		3,543 26
Other assets		593 52
Interest due, $211.34; accrued, $41,032.70		41,244 04
Gross premiums due and uncollected on renewal premiums	$ 1,350 60	
Deduct commission payable thereon	45 85	
Net outstanding and deferred premiums		1,304 75
Total assets in Canada		$ 2,907,550 59

STAR ASSURANCE — *Continued.*

LIABILITIES IN CANADA.

Amount computed on the statutory basis to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force	$ 139,846	
Deduct reserve on policies reinsured in other licensed companies in Canada	2,195	
*Net reinsurance reserve		$ 137,651 00
Claims for death losses, adjusted but unpaid		621 75
Total liabilities in Canada		$ 138,272 75

INCOME IN CANADA.

Cash received for renewal premiums	$ 10,989 46	
Renewal premiums paid by dividends	58 94	
Total	$ 11,048 40	
Less premiums paid for reinsurance	317 79	
Total net premium income		$ 10,730 61
Amount received for interest on investments		89,147 50
Interest on bank account		213 89
Total income in Canada		$ 100,092 00

EXPENDITURE IN CANADA.

Cash paid for death claims (of which $2,205.82 accrued in previous years)	$ 10,970 97
Cash paid for matured endowments (of which $1,068.00 accrued in previous years)	8,374 06
Cash paid for surrendered policies	560 00
Total net amount paid to policyholders	$ 19,905 03
Cash paid for licenses, taxes, fees or fines	145 64
Head office salaries	243 34
Commissions, first year, renewals	462 10
All other expenditure, viz.:—Postage, $39.25; printing and stationery, $7; Insurance Department, $7.10; legal expenses, $9.00; bank charges, $15.06	77 41
Total expenditure in Canada	$ 20,833 52

MISCELLANEOUS IN CANADA.

Number of policies become claims during the year	5	
Amount of said claims		$ 15,529 16
Number of policies in force at date	198	
Amount of said policies in other licensed companies in Canada	$ 255,156 21	
Bonus additions thereto	21,542 93	
Total	$ 276,699 14	
Amount of said policies reinsured in other licensed companies	4,866 67	
Total net amount in force at December 31, 1912		271,832 47

*Based on Om Table of Mortality with interest at 3 per cent.

THE STAR ASSURANCE—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	120	$ 182,043 78		
Endowment	86	95,465 19		
All other	1	3,406 69		
Bonus additions		24,259 53		
			207	$ 305,175 19
Deduct terminated			9	28,476 05
In force at end of year:—				
Whole life	116	$ 164,557 72		
Endowments	81	87,191 80		
All other	1	3,406 69		
Bonus additions		21,542 93		
			198	$ 276,699 14

DETAILS OF TERMINATIONS.

Terminated by death, (including bonuses, $1,785.85)	2	$ 8,565 16
" maturity, (including bonuses, $637.29)	3	6,964 00
" surrender, (including bonuses, $221.43)	2	10,928 18
" lapse	1	973 34
" change and decrease, (including bonuses, $72.03)	1	1,045 37
Total	9	$ 28,476 05

Details of policies reinsured:—

Whole life	$ 4,866 67

STATEMENT OF ACTUARIAL LIABILITIES (CANADIAN BUSINESS).

With-Profit.

	No.	Amount.	Reserve.
Life	85	$ 113,053 00	$ 62,479 00
Endowments	65	62,523 00	32,641 00
Bonus additions		21,543 00	16,498 00
Premium reduction		(61 44)	117 00
Totals	150	$ 197,119 00	$ 111,735 00

Without-Profit.

Life	31	$ 51,504 00	$ 18,869 00
Endowments	16	24,669 00	9,198 00
Term, &c	1	3,407 00	44 00
Totals	48	$ 79,580 00	$ 28,111 00
Less reinsured		4,866 00	2,195 00
Net	48	$ 74,714 00	$ 25,916 00
Grand Totals	198	$ 271,833 00	$ 137,651 00

THE STAR ASSURANCE—*Continued.*

Miscellaneous Statement.

1. Assurances were valued in groups. There are no annuities.
2. The valuation age for assurances was nearest age as at December 31, 1912.
3. (*a*) Policies issued at premiums corresponding to ages higher than the true ages were valued at the true age.
   (*b*) Policies providing for payments at death during certain periods of an amount less than the full amount of insurance were valued for the full amount of insurance.
   (*c*) In the valuation of policies issued at a fixed extra premium, one-half of the annual premium was reserved
   (*d*) No policies have been issued providing for disability benefits.
4. A reserve of $1,329 is held under limited and single premium policies on account of prepaid or limited loadings. It is obtained by taking the full loading for whole life assurances less the amount reserved on limited payment policies on which premiums were payable.
5. 90 per cent of surplus is distributed to policyholders.
6. No distribution of profit was made as at December 31, 1912 but at last valuation as at December 31, 1908 a compound reversionary bonus of 10 per cent per annum of the sum assured was declared.

This bonus was constant for all ages and durations and for all with-profit classes of insurance.

THE STAR ASSURANCE—*Continued.*

General Business Statement for the Year ending December 31, 1912.

Revenue Account.

	£	s.	d.		£	s.	d.
Amount of life Assurance and annuity fund at the beginning of the year	6,878,204	4	7	Claims under policies paid and outstanding—			
Premiums	516,977	6	6	By death	316,999	5	7
Consideration for annuities granted	14,086	5	4	By maturity	170,789	15	2
Interest, dividends and rents £ 289,422 2 2				Surrenders, including surrenders of bonus	67,021	7	9
Less income tax thereon 13,569 13 8				Annuities	18,868	0	0
	275,852	8	6	Bonuses in cash	555	18	10
Fees	242	8	11	Bonuses in reduction of premiums	1,594	9	8
				Life business—			
				Commission	24,922	17	2
				Expenses of management	51,631	12	11
				Annuity business			
				Commission	139	19	8
				Expenses of management	581	11	6
				Shareholders' profit and loss account	10,000	0	0
				Amount of Life Assurance and Annuity Fund at the end of the year, as per balance sheet	7,022,257	15	7
£	7,685,362	13	10	£	7,685,362	13	10

THE STAR ASSURANCE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

Balance Sheet

Liabilities.	£	s.	d.
Authorized and subscribed capital, 100,000 shares of £1 each....	100,000	0	0
Paid up capital (1s. per share).....£ 5,000 0 0			
Life Assurance and Annuity Fund..... 7,022,257 15 7			
Sinking Fund and Capital Redemption Fund..... 2,765 9 2			
Shareholders' profit and loss account..... 11,529 7 6			
	7,041,552	12	3
Claims admitted or intimated, but not paid.....	82,133	16	9
Annuities due and unpaid	Nil.		
Commission and other outstanding liabilities.....	14,561	14	6
Temporary loans from bankers on security.....	32,906	11	0
Outstanding dividends.....	331	6	2
£	7,168,486	0	8

Assets.	£	s.	d.
Mortgages on property within the United Kingdom.....	628,984	15	2
Mortgages on property out of the United Kingdom.....	157,484	15	4
Loans on parochial and other public rates.....	258,535	2	4
Loans on life interests.....	37,225	0	0
Loans on reversions.....	33,893	9	1
Loans on stocks and shares.....	27,300	0	0
Loans on Society's policies within their surrender values.....	740,073	2	11
Loans to trustees of Wesleyan Methodist chapels.....	278,409	5	9
Investments—Deposit with the High Court (£25,000 Consols)	18,911	9	2
British government securities.....	46,111	8	4
Municipal and county securities, United Kingdom.....	17,248	10	3
Indian and colonial government securities.....	114,671	13	2
Indian and colonial provincial securities.....	41,523	6	3
Indian and colonial municipal securities.....	173,467	5	5
Foreign government securities.....	353,493	5	5
Foreign provincial securities.....	16,112	1	6
Foreign municipal securities.....	157,961	10	6
Railway and other debentures and debenture stocks, Home and foreign.....	1,720,624	0	8
Railway and other stocks and shares, guaranteed, preference, and preferred.....	1,269,415	19	6
Railway and other ordinary stocks and shares.....	96,883	18	8
Indian railway securities.....	165,994	7	8
Society's shares (8,000).....	12,480	0	0
Freehold ground rents.....	103,251	16	4
Leasehold ground rents.....	43,733	0	0
House property.....	431,539	3	1
Life interests.....	24,074	13	8
Reversions.....	37,406	10	2
Agents' balances.....	2,681	6	9
Outstanding premiums.....	80,830	0	3
Outstanding interest, dividends, and rents *(less tax)*.....	10,168	3	8
Interest accrued but not payable *(less tax)*.....	72,162	11	6
Cash in hand on current account.....	15,834	8	2
£	7,168,486	0	8

Note—In this balance sheet the Stock Exchange Investments stand at or below the values at which they were taken on the 31st December, 1908, the date of the last Quinquennial Valuation, or at or below cost price in the case of any acquired since that date. Upon a revaluation on 31st December, 1912, the market values were found to exceed the balance sheet values in the aggregate.

THE STATE LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—H. W. BENNETT. | Secretary—ALBERT SAHM.

Principal Office—Indianapolis, Ind., U.S.A.

Chief Agent in Canada—W. H. HUNTER. | Head Office in Canada—Toronto.

(Incorporated, September 5, 1894. Commenced business in Canada, March, 1904.)

No Capital Stock.

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens		$ 60,000 00
Amount of loans, made to Canadian policyholders on company's policies assigned as collaterals		26,085 00
Premium obligations on Canadian policies in force		1,966 07

Bonds in deposit with Receiver General:—

	Par value.	Market value.
City of Montreal R. C. School bonds, 1945, 4 p.c.	$ 30,000 00	$ 28,065 00
Town of Lachine bonds, 1940, 4 p.c.	25,000 00	23,040 00
Sault Ste. Marie bonds, 1936, 4½ p.c.	10,000 00	9,648 00
City of Three Rivers bonds, 1956, 4½ p.c.	10,000 00	10,050 00
City of Stratford debentures, 1936, 4 p.c.	10,000 00	9,279 00
City of Port Arthur debentures, 1928, 5 p.c.	22,000 00	22,598 40
City of Prince Albert, 1929, 4½ p.c.	10,000 00	9,550 00
City of Saskatoon, 1940, 5 p.c.	10,000 00	10,382 00
Total par and market values	$ 127,000 00	$ 122,612 40

Carried out at market value		122,612 40
Interest accrued		2,119 44
	Renewals.	
Premiums due and uncollected on Canadian policies in force	$ 174 72	
Net outstanding and deferred premiums		174 72
Total assets in Canada		$ 212,957 63

LIABILITIES IN CANADA.

Amount computed or estimated to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force	$ 182,699 00	
Deduct value of policies reinsured in other companies licensed in Canada	841 00	
*Net reinsurance reserve		$ 181,858 00

*Based on Actuaries' Table of Mortality with interest at 4 per cent for all policies issued prior to January 1, 1901, and American Experience Table of Mortality with interest at 3 and 3½ per cent for all non-participating business, issued on or after that date, excepting 20 year term policies.

THE STATE LIFE—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Present value of amount not yet due on matured instalment policies		$ 3,139 00
Paid in advance: interest		521 70
Total liabilities in Canada		$ 185,518 70

INCOME IN CANADA.

Cash received for first year premiums		$ 263 93	
Cash received for renewal premiums	$ 37,291 54		
Renewal premiums paid by dividends	3,901 57		
Total	$ 41,193 11		
Less premiums paid for reinsurance	1,082 65		
Total net income from renewal premiums		40,110 46	
Total net premium income			$ 40,374 39
Cash received for interest on investments			6,947 91
Total income in Canada			$ 47,322 30

EXPENDITURE IN CANADA.

Cash paid for death claims	$ 5,000 00
Cash and premium obligations paid for surrendered policies	2,841 94
Cash dividends paid to policyholders	67 25
Cash dividends applied in payment of premiums	3,901 57
Total paid to policyholders	$ 11,810 76
Cash paid for taxes	431 73
Investment expenses, salaries	200 00
Cash paid for commissions, first year, $114.40; renewal, $1,491.68; agency travelling expenses, $66.20;	1,672 28
All other expenditure, viz.:—Medical fees and inspection expenses, $33; rent, fuel and light, $50; exchange, 45 cts; legal fees, $115; express, telegrams and telephone, $13.43	211 88
Total expenditure in Canada	$ 14,326 65

MISCELLANEOUS, IN CANADA.

Number of policies taken during the year and paid for in cash	5		
Amount of said policies			$ 9,037 00
Number of policies become claims	1		
Amount of said claims			5,000 00
Number of policies in force at date	204		
Amount of said policies		$ 1,375,110 00	
Amount of said policies reinsured in other licensed companies in Canada		50,000 00	
Net amount in force at December 31, 1912			1,325,110 00

THE STATE LIFE—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

Policies in force at December 31, 1911:—	No.	Amount.	No.	Amount.
Whole life	133	$ 1,020,500 00		
Endowment	18	63,000 00		
All other	20	384,407 00		
Bonus additions		40 00		
			221	$ 1,467,947 00
New policies issued:—				
Whole life	3	$ 7,000 00		
Endowment	2	2,000 00		
Bonus additions		37 00		
			5	9,037 00
Old policies revived			2	7,000 00
Old, changed and increased			4	12,126 00
Total			232	$ 1,496,110 00
Deduct terminated			28	121,000 00
Policies in force at December 31, 1912:—				
Whole life	169	$ 963,500 00		
Endowment	19	64,000 00		
All other	16	347,610 00		
			204	$ 1,375,110 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Terminated by expiry	4	$ 16,000 00
" surrender	7	29,000 00
" lapse	16	71,000 00
" not taken	1	5,000 00
Total terminated	28	$ 121,000 00

STATEMENT OF ACTUARIAL LIABILITIES (CANADIAN BUSINESS).

With-Profit.	No.	Amount.	Reserve.
Life	158	$ 908,000 00	$ 161,474 42
Endowments	21	66,015 00	18,409 57
Totals	179	$ 974,015 00	$ 179,883 99
Less reinsured		45,000 00	818 90
Net	179	$ 929,015 00	$ 179,065 09
Without-Profit.			
Life	13	$ 35,110 00	$ 2,203 87
Term	11	31,626 00	357 72
Contingent additions		301,500 00	253 62
Totals	24	$ 368,236 00	$ 2,815 21
Less reinsured		5,000 00	21 70
Net	24	$ 363,236 00	$ 2,793 51
Grand totals	203	$ 1,292,251 00	$ 181,858 60

THE STATE LIFE—*Continued.*

Miscellaneous Statement

1 Assurances were valued in groups There are no annuities.

2. Valuation age for assurances was determined from age at date of issue and number of years in force.

3. (*a*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*b*) No policies have been issued with liens attached.

(*c*) No policies have been issued at a fixed extra premium, whether payable in one sum or annually.

(*d*) In the valuation of policies providing for disability benefits, ten cents per $1,000 of insurance, per year, improved at 3% is added to the regular reserve.

4. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5. There being no stockholders, policyholders receive all the divisible surplus.

6. DISTRIBUTION OF SURPLUS TO POLICYHOLDERS

The contribution formula was used for determining dividends. For the year 1912, excess interest earnings were computed at 2½ per cent of the terminal reserve and mortality savings were graded according to the number of years the policy had been in force.

General Business Statement for the Year ending December 31, 1912.

INCOME.

Total premium income	$ 2,389,505 19
Received for interest and dividends	560,678 65
Received for rents	103,764 81
Dividends left with the company to accumulate at interest	3,913 16
Agents' balances previously charged off	589 39
Partial payments on voided notes	1,113 14
Gross profits on sale of real estate	12 52
Total income	$ 3,059,576 86

DISBURSEMENTS.

Net amount paid for death losses and matured endowments	$ 636,769 27
Total disability claims	142 15
Annuities involving life contingencies	100 00
Premium notes and liens void by lapse	34,361 76
Surrender values paid in cash, or applied in liquidation of loans or notes	270,766 29
Surrender values applied to purchase paid-up insurance and annuities	15,796 04
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	17,481 24
Dividends applied to pay renewal premiums	171,289 70
Dividends applied to purchase paid-up additions and annuities	1,318 91
Dividends left with the company to accumulate at interest	3,913 16

THE STATE LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*

DISBURSEMENTS—*Concluded.*

Expense of investigation and settlement of policy claims, (including $999.76 for legal expenses)	$ 2,282 58
Paid for claims on supplementary contracts not involving life contingencies	1,967 75
Dividends and interest thereon held on deposit, surrendered during the year	955 68
Branch office salaries and expenses	12,447 51
Commission to agents	356,151 45
Compensation of managers and agents not paid by commission for services in obtaining new insurance	8,450 00
Agency supervision and travelling expenses of supervisors (except compensation for home office supervision)	7,666 86
Salaries and all other compensation of officers, directors, trustees and home office employees	129,287 30
Rent	20,176 17
Medical examiners' fees and inspection of risks	20,517 57
Taxes on real estate	14,661 06
State taxes on premiums, Insurance Department licenses and fees	38,929 95
All other licenses, fees and taxes	5,305 56
Agents' balances charged off	14,072 92
All other disbursements	68,644 71
Total disbursements	$ 1,853,455 59

LEDGER ASSETS.

Book value of real estate	$ 995,695 36
Mortgage loans on real estate, first liens	7,087,367 50
Loans made to policyholders on the company's policies assigned as collateral	3,013,984 69
Premium notes on policies in force	74,481 72
Book value of bonds owned	214,723 10
Cash on hand, in trust companies and banks	243,403 10
Agents' balances	56,420 59
Total ledger assets	$11,686,076 06

NON-LEDGER ASSETS.

Interest due and accrued	$ 110,891 53
Rents due	1,078 70
Market value of real estate over book value	207,153 08
Net amount of uncollected and deferred premiums	124,639 06
Unearned premiums for fire insurance on home office building	2,688 50
Gross assets	$12,132,526 93
Deduct assets not admitted	78,771 18
Total admitted assets	$12,053,755 75

THE STATE LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

LIABILITIES.

*Net reinsurance reserve	$ 9,890,403 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	39,097 00
Total policy claims	93,500 00
Premiums paid in advance, including surrender values so applied	14,328 73
Salaries, rents, office expenses, bills, accounts, commissions to agents, medical examiners' fees and legal fees, due or accrued	17,848 81
Dividends or other profits due to policyholders	5,088 41
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913, whether contingent upon the payment of renewal premiums or otherwise	29,100 45
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913	8,898 72
Dividends left with the company to accumulate at interest, and accrued interest thereon	6,567 41
Unearned interest and rent paid in advance	61,740 59
Special surplus on "Combination" policies	63,091 75
Surplus on ten-year term policies to be applied in reduction of premiums	12,495 36
Taxes due or accrued (estimated)	44,067 51
Unassigned funds (surplus)	1,767,528 01
Total liabilities	$12,053,755 75

EXHIBIT OF POLICIES.

Number of new policies written during the year	3,859	
Amount of said policies		$11,202,923 00
Number of policies terminated during the year	3,280	
Amount of said policies		9,309,758 00
Number of policies outstanding at end of year	28,956	
Amount of said policies		89,985,712 00

*Based on Actuaries' Table of Mortality with interest at 4 per cent for all policies issued prior to January 1, 1901, and American Experience Table of Mortality with interest at 3 per cent and 3½ per cent for all non-participating business, issued on or after that date, excepting 20 year term policies.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—
ROBERTSON MACAULAY.
Vice-President—S. H. EWING.

Managing Director and Secretary—
T. B. MACAULAY, F.I.A.
Actuary—ARTHUR B. WOOD, F.I.A.

Head Office—Montreal.

(Incorporated in 1865, by an Act of the late Province of Canada, 28 Vic., cap. 43. Amended in 1870 by 33 Vic., cap. 58, and in 1871 by 34 Vic., cap. 53, and in 1882, by 45 Vic., cap. 100, and in 1897 by 60-61 Vic., cap. 82. Commenced business in Canada, May 1871.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	250,000 00

(*For List of Shareholders, see Appendix*).

ASSETS.

Value of real estate held by the company	$ 1,240,488 14
Amount secured by way of loans on real estate, by bond or mortgage, first liens	2,141,721 83
Amount of loans secured by bonds, stocks or other marketable collaterals, viz	1,967,013 03

	Par value.	Market value.	Amount loaned.
95 shares Western Railways & Light Preferred Stock	$ 9,500 00	$ 8,075 00	$ 6,000 00
District of Coquitlam, B.C., Debs.	33,000 00	33,000 00	29,700 00
225 shares Illinois Traction Preferred.	22,500 00	20,475 00	
Dominion Iron Bonds	3,000 00	2,842 50	
700 shares, Montreal Light, Heat & Power Stock	70,000 00	163,100 00	
41 shares, Bell Telephone Co. Stock.	4,100 00	7,052 00	270,000 00
Canadian Consolidated Rubber Co., Bonds	5,000 00	4,693 75	
700 shares, Toronto Ry. Co., Stock	70,000 00	96,950 00	
275 shares Lake of the Woods Milling Co., Common Stock	27,500 00	36,437 50	
79 shares, Illinois Traction Preferred Stock	7,900 00	7,189 00	6,321 00
Chicoutimi Pulp Co., 5% Bonds (1922)	23,500 00	22,325 00	
Chicoutimi Pulp Co., 5% Bonds (1940)	202,500 00	180,225 00	
Chicoutimi Water & Electric Co., 5% Bonds (and Additional Collateral. (1932)	9,000 00	8,460 00	
1500 shares Chicoutimi Pulp Co. Stock	150,000 00	105,000 00	210,000 00
500 shares, Chicoutimi Water & Elec. Co. Stock	50,000 00	32,500 00	

THE SUN LIFE—*Continued.*

ASSETS—*Continued.*

	Par value.	Market value.	Amount loaned.
1000 shares Montreal Light Heat & Power Stock	$ 100,000 00	$ 233,000 00	$
50 shares Toronto Ry. Co., Stock	5,000 00	6,925 00	
110 shares Canadian Pacific Rly. Co. Stock	11,000 00	28,380 00	
487 shares, Canadian Bank of Commerce Stock	24,350 00	53,813 50	343,000 00
535 shares Bell Telephone Co. Stock	53,500 00	92,020 00	
50 shares, Dominion Iron Preferred Stock	5,000 00	5,100 00	
Dominion Iron & Steel Co Bonds	10,000 00	9,475 00	
50 shares, Canadian Pacific Ry. Stock	5,000 00	12,900 00	
350 shares Lake of the Woods Com. Stock	35,000 00	46,375 00	
142 shares Toronto Railway Company Stock	14,200 00	19,667 00	99,400 00
Quebec Rly.,Light, Heat & Power Co., 5% Bonds	95,000 00	56,050 00	
221 shares, Hochelaga Bank Stock	22,100 00	37,349 00	
100 shares, Canadian Bank of Commerce stock	5,000 00	11,050 00	48,000 00
40 shares, Union Bank of Canada	4,000 00	6,000 00	
Canadian Consolidated Rubber Co., Bonds	5,000 00	4,693 75	
Chicago & Milwaukee Elec. Ry., 5% Bonds (1922) Illinois Div	180,000 00	93,600 00	
Chicago & Milwaukee Elec. Ry., 5% Bonds (1925) Wisconsin Div	10,000 00	2,100 00	82,500 00
2000 shares, Diamond Flint Glass Co., Common stock	200,000 00	160,000 00	122,946 56
500 shares, Dominion Sugar Co., Stock	50,000 00	60,000 00	
Levis County Ry., 5% Bonds 1927	275,080 48	220,064 39	
Levis County Ry., common stock.	44,861 22	4,486 12	76,950 00
150, shares, Montreal Light, Heat & Power stock	15,000 00	34,950 00	
250 shares, Toronto Ry., Co. Stock	25,000 00	34,625 00	
100 shares Illinois Traction Preferred Stock	10,000 00	9,100 00	67,100 00
25 shares Lake of the Woods common Stock	2,500 00	3,312 50	
17 shares, Standard Bank of Canada Stock	850 00	1,870 00	
5 shares, Canadian Pacific Ry. Co. Stock	500 00	1,290 00	
1450 shares, Montreal Light Heat & Power stock	145,000 00	337,850 00	
340 shares, Winnipeg Elec. Ry. stock.	34,000 00	74,120 00	330,000 00
Summerland, B.C., 5% Debs. 1940	55,000 00	55,000 00	40,000 00
150 shares, Smart Bag., Co., Ltd., Preferred Stock	15,000 00	15,000 00	
Shawinigan Water & Power Co., Bds. 5%, 1934	1,000 00	1,000 00	
Lake of The Woods Milling Co., Bds., 6%1923	1,000 00	1,100 00	79,500 00
24 shares, Ogilvie Flour Mills Preferred stock	2,400 00	2,880 00	
77 shares, Union Bank of Canada Stock	7,700 00	11,550 00	
255 shares, Montreal Light, Heat & Power stock	25,500 00	59,415 00	
40 shares, Minn. St. Paul & Sault St. Marie Ry., Com. Stock	4,000 00	5,540 00	
Northern Illinois Lightt & Traction 5% bonds. 1923	103,000 00	92,700 00	67,985 24

THE SUN LIFE—*Continued.*

ASSETS—*Continued.*

	Par value.	Book value.	Market value.
229 shares Montreal Light Heat & Power Stock	$ 22,900 00	$ 53,357 00	$
185 shares Toronto Ry., Co., stock	18,500 00	25,622 50	
25 shares Bell Telephone Co., stock	2,500 00	4,300 00	
75 shares Illinois Traction Preferred Stock	7,500 00	6,825 00	87,000 00
20 shares Canadian Pacific Ry., Stock	2,000 00	5,160 00	
26 shares Dominion Coal Preferred Stock	2,600 00	2,912 00	
30 shares Ogilvie Flour Mills Preferred Stock	3,000 00	3,660 00	
40 shares Nova Scotia Steel & Coal Preferred	4,000 00	4,880 00	
Wabasso Cotton Co., 6% Bonds	1,000 00	930 00	609 23
Totals	$ 2,353,041 70	$ 2,740,322 51	$ 1,967,013 03

Amount of loans, as above, on which interest has been overdue one year or more previous to statement $89,466 30

Amount of loans made in cash to policyholders on the company's policies assigned as collaterals ..... $ 4,472,370 30

Policy loans under non-forfeiture agreements 1,183,160 08

Premium obligations on policies in force 191 15

Stocks, bonds and debentures owned by the Company, viz.:—

Government Bonds.	Par Value.	Book Value.	Market Value.
Belgium, Government of, 3 p.c.	$ 386 00	$ 383 93	$ 335 82
British National Debt Consol. Stock, 1923, 2½ p.c	58,400 00	46,831 93	43,216 00
Imperial Japanese Government, 1925, 4½ p.c.	81,329 00	78,199 64	75,229 33
Manitoba, Province of, 1930, 4 p.c.	61,000 00	61,045 95	59,170 00
Mexico, United States of, semi-annual drawing 5 p.c.	29,880 00	23,294 56	26,892 00
New Brunswick, Province of, 1924, 4 p.c.	10,000 00	10,000 00	9,675 00
Newfoundland, Government of, 1930, 4 p.c.	50,000 00	50,052 09	48,500 00
Nova Scotia, Province of, 1915 and 1918, 4½ and 4 p.c.	9,500 00	9,533 07	9,421 25
Porto Rico, Government of, 1937, 4 p.c.	10,000 00	10,450 00	10,450 00
Quebec, Province of (Ins. Stock), 1937, 3 p.c	9,733 33	8,139 79	7,884 00
Virginia, U.S.A., State of, 1991, 3 p.c.	14,000 00	13,330 99	12,040 00
	$ 334,228 33	$ 311,261 95	$ 302,813 40
Municipal Bonds.			
Asquith, Sask., Town of, 1913–1929, 6 p.c.	$ 2,374 99	$ 2,473 25	$ 2,374 99
Baie de St. Paul, Que., Village of, 1919, 5½ p.c	211 55	215 53	211 55
Blind River, Ont., Village of, 1916, 5 p.c.	5,000 00	4,942 85	4,837 50
Brandon, Man., City of, 1917, 6 p.c	1,500 00	1,500 00	1,552 50
Brussels, Belgium, City of, 1926, 2 p.c.	193 00	208 06	158 26
Burnaby, B.C., District of, 1943, 6 p.c.	1,000 00	1,166 71	1,132 50
Charlottetown, P.E.I., City of, 1914, 5 p.c.	500 00	514 00	495 00
Chicoutimi, Que., Town of, 1913–1954, 5 p.c	9,543 87	10,331 37	9,217 22
Chilliwack, B.C., City of, 1952, 5 p.c.	62,500 00	53,206 50	53,206 50
Como, Que., Village of, 1913–1940, 5 p.c.	4,795 75	4,795 75	4,795 75
De Lorimier, Que., Village of, 1937, 4½ p.c	5,000 00	5,356 37	5,087 50
De Salaberry & Grandison, Que., Townships of, 1914–1926, 5½ p.c.	1,359 34	1,425 72	1,378 81
Elstow, Sask., Village of, 1914–1919, 6 p.c.	1,200 00	1,224 77	1,200 00
Greenwood, B.C., City of, 1919, 6 p.c.	15,000 00	15,131 60	15,000 00
Havana, Cuba, City of, 1939, 6 p.c.	25,000 00	26,405 21	26,250 00
Invermay, Sask., Village of, 1913–1924, 6 p.c	800 02	824 05	800 02

THE SUN LIFE—*Continued.*

ASSETS.—*Continued.*

Stocks, bonds and debentures owned by the company—*Continued.*

	Par value.	Book value.	Market value.
Municipal Bonds—Con.			
Kamloops, B.C., City of, 1949, 5 p.c.	$ 37,500 00	$ 37,500 00	$ 36,750 00
London County Council Consol. Stock, 3½ p.c.	53,533 33	53,336 25	51,659 66
Maisonneuve, Que., Town of, 1940, 4½ p.c.	30,000 00	30,597 96	29,400 00
Malbaie, Que., Village of, 1913–1926, 4 p.c.	12,868 24	12,868 24	11,959 77
Montreal, Que., City of, 1939 and 1944, 3½ and 4 p.c.	23,500 00	23,482 00	22,458 75
*New Westminster, B.C., City of, 1919–1941, 5 p.c.	96,900 00	96,909 00	96,900 00
Notre Dame de Grace, Que., Town of, 1948, 4½ p.c.	10,000 00	10,703 74	10,225 00
Notre Dame de Grace School Comm., 1929, 5¼ p.c.	25,000 00	25,000 00	26,062 50
Ottawa, Ont., City of, 1928, 3½ p.c.	15,000 00	13,908 52	13,575 00
Quebec, Que., City of, 1925, 4½ p.c	5,000 00	5,103 65	5,000 00
Revelstoke, B.C., City of, 1924, 5 p.c.	15,000 00	15,140 02	14,700 00
Rossland, B.C., City of, 1923–24, 5½ and 5 p.c	46,500 00	48,273 25	44,321 25
St. Dominique de Jonquieres, Que., School Commissioners, 1913–1929, 5 p.c.	3,199 69	3,366 41	3,14078
St. Henry, Que., City of, 1951, 4½ p.c.	52,000 00	55,768 65	53,170 00
†St. Jerome, Que., Town of, 1943 and 1944, 5 p.c	5,000 00	5,000 00	5,000 00
St. Louis Protestant School Trustees, Que., 1921, 5 p.c	5,000 00	5,058 76	5,000 00
St. Paul, Que., Town of, 1949, 4½ p.c	5,000 00	5,352 08	5,125 00
St. Scholastique, Que., Village of, 1913–1925, 5 p.c	1,833 19	1,833 19	1,805 97
Sault Ste. Marie, Ont., Town of, 1920, 5 p.c	1,000 00	1,005 59	992 50
Semans, Sask., Village of, 1913–1924, 7 p.c.	1,600 00	1,744 37	1,680 36
Spallumcheen, B.C., District of, 1914 and 1945, 6 and 5 p.c.	23,043 64	24,487 78	23,043 64
Stafford, Alta., Village of, 1913–1919, 6 p.c.	1,400 00	1,431 33	1,400 00
Sturgeon Falls, Ont., Town of, 1913–1929, 5 p.c.	14,667 58	14,820 33	14,135 18
Sudbury, Ont., Town of, 1913–1923, 5 p.c.	18,351 40	18,351 40	18,138 74
Thessalon, Ont., Town of, 1916, 5 p.c.	2,000 00	2,016 16	1,970 00
Toronto Junction, Ont., Town of, 1943, 2½ and 4½ p.c.	1,000 00	1,001 56	886 49
‡Vancouver, B.C., City of, 1928, 6 p.c.	30,000 00	30,000 00	34,875 00
Vernon, B.C., City of, 1949 and 1950, 5 p.c.	22,000 00	22,090 81	20,295 00
	$ 693,875 59	$ 696,063 79	$ 681,368 69
School Districts.			
Nelson School District, Alta., 1913–1938, 5 p.c.	$ 17,333 34	$ 15,946 67	$ 16,585 60
Other Alberta School Districts	8,070 00	8,646 53	8,366 78
Saskatchewan School Districts	4,080 00	4,290 07	4,179 20
	$ 29,483 34	$ 28,883 27	$ 29,131 58
Corporation Bonds.			
Auburn Power Co. of Peterboro, Ltd., Gtd., 1920, 5 p.c.	$ 463,000 00	$ 393,550 00	$ 393,550 00
Asbestos Corporation of Canada, Ltd., Que., 1942, 5 p.c.	12,500 00	10,000 00	9,375 00
Banco Hipotecario de Chile, semi-annual drawing, 6 and 7 p.c.	89,540 00	116,001 66	77,380 60
Barcelona Traction, Light & Power Co., Spain, 6½ p.c. paid up, 1951, 5 p.c.	730,000 00	491,500 00	434,564 70
Bloomington, Decatur & Champ. Rd., Ill., Gtd., 1940, 5 p.c.	914,000 00	776,900 00	813,460 00
Cairo Railway & Light Co., Ill., Gtd., 1938, 5 p.c.	145,000 00	123,250 00	129,050 00

*$29,000 New Westminster 5 per cent bonds, 1939 and 1941, in deposit with the Receiver General.
†In deposit with the Receiver General. ‡In deposit with the Receiver General.

THE SUN LIFE—*Continued.*

ASSETS—*Continued.*

Stocks, bonds and debentures owned by the company—*Continued.*

Corporation Bonds—Con.	Par value.	Book value.	Market value.
Caja de Credito Hipotecario de Chile, semi-annual drawing, 8 p.c.	$ 660 00	$ 855 05	$ 673 20
Canadian Cottons Limited, Que., 1940, 5 p.c.	250,000 00	206,875 00	207,500 00
Canadian Electric Light Co., Que., 1915, 6 p.c.	52,500 00	52,484 80	51,975 00
Canadian Light & Power Co., Que., 1949, 5 p.c.	100,000 00	77,876 48	75,500 00
Canadian Northern Railway Co., Gtd., 1930, 4 p.c.	24,820 00	24,695 90	23,827 20
Canton Akron Consol. Ry. Co., Ohio, Gtd., 1933, 5 p.c.	150,000 00	127,500 00	132,000 00
Central Ontario Power Co., Gtd., 1921, 5 p.c.	535,000 00	454,750 00	454,750 00
Chicago & Milwaukee Elec. Rd. Co., Ill., 1922, 5 p.c.	20,000 00	9,000 00	10,400 00
Chicago, Ottawa & Peoria Ry. Co., Ill., Gtd., 1937, 5 p.c.	2,553,000 00	2,170,050 00	2,221,110 00
City Gas Co. of Oshawa Ltd., Ont., Gtd., 1921, 5 p.c.	35,000 00	29,750 00	29,750 00
Cleveland, Painesville & Ashtabula Rd. Co., Ohio, 1922, 5 p.c.	50,000 00	49,526 85	35,000 00
Cobourg Utilities Corporation Ltd., Ont., Gtd., 1921, 5 p.c.	105,000 00	89,250 00	89,250 00
Danville & Eastern Illinois Ry. Co., Ill., Gtd., 1927, 5 p.c.	50,000 00	42,500 00	44,500 00
Danville Street Railway & Light Co., Ill., Gtd., 1929-30, 5 and 6 p.c.	865,000 00	735,250 00	792,450 00
Danville, Urbana & Champaign Ry. Co., Ill., Gtd., 1914-30, 6 p.c.	655,000 00	559,557 52	622,250 00
Decatur Ry. & Light Co., Ill., Gtd., 1933, 5 and 6 p.c.	573,000 00	487,050 00	515,700 00
Des Moines Ry. & Light Co., Iowa, Gtd., 1934, 5 p.c.	838,000 00	712,300 00	745,820 00
Detroit, Ypsilanti, Ann Arbor & Jackson Ry. Co., Mich., (D.U.R.), 1926, 5 p.c.	90,000 00	87,752 50	76,500 00
Diamond Flint Glass Co., Ltd., Que., 1913 6 p.c.	82,800 00	82,650 00	82,800 00
Dominion Textile Co., Ltd., Que., 1925, 6 p.c.	34,000 00	33,235 00	33,320 00
Eastern Power Co. Ltd., Ont., Gtd., 1921, 5 p.c.	643,000 00	546,550 00	546,550 00
Electric Power Co. Ltd., Ont., Gtd., 1920, 6 p.c.	500,000 00	425,000 00	425,000 00
Electrical Development Co. of Ont., Ltd., 1933, 5 p.c.	390,000 00	343,339 21	352,950 00
Fort Wayne & Wabash Valley Trac. Co., Ind., 1934, 5 p.c.	210,000 00	196,385 15	168,000 00
Galesburg Ry. & Light Co., Ill., Gtd., 1934, 5 p.c.	198,000 00	168,300 00	182,160 00
Galesburg Elec. Motor & Power Co., Ill., Gtd., 1913, 6 p.c.	169,000 00	169,000 00	169,000 00
Halifax Electric Railway Co., 1916, 5 p.c.	1,000 00	1,000 00	1,000 00
Illinois Central Traction Co., Ill., Gtd., 1929, 5 and 6 p.c.	570,000 00	484,500 00	519,300 00
Kansas Ry. & Light Co., Gtd., 1935, 5 p.c.	1,412,000 00	1,200,200 00	1,256,680 00
Lake of the Woods Milling Co., Man., 1923, 6 p.c.	3,000 00	3,183 52	3,240 00
Levis County Railway, Que., 1927, 5 p.c.	70,000 00	61,000 00	56,000 00
Light, Heat & Power Co. of Lindsay, Ont., Gtd., 1922, 5 p.c.	153,000 00	130,050 00	130,050 00
Madison County Light & Power Co., Ill., Gtd., 1936, 5 and 6 p.c.	417,000 00	354,450 00	375,300 00
Mexican Elec. Light Co., Gtd., 1935, 5 p.c.	348,000 00	297,000 00	285,360 00
Mexican Light & Power Co., Ltd., 1933, 5 p.c.	55,000 00	48,508 75	48,675 00
Mexican Northern Power Co., Ltd., (& Stk.), 1939, 5 p.c.	728,000 00	576,362 53	565,613 00
Mississippi River Power Co., 1941, 5 p.c.	848,484 84	700,250 00	736,060 60

THE SUN LIFE—*Continued.*

ASSETS—*Continued.*

Stocks, bonds and debentures owned by the company—*Continued.*

Corporation Bonds—Con.	Par value.	Book value.	Market value.
Montreal Light, Heat & Power Co. (Lachine, S.F.), 1933, 5 p.c.	$ 14,000 00	$ 14,350 00	$ 14,210 00
Muncie & Union City Trac. Co., Ind., Gtd., 1936, 5 p.c.	20,000 00	18,000 00	17,200 00
Napanee Water & Elec. Light Co., Ont., Gtd., 1922, 5 p.c.	60,000 00	51,000 00	51,000 00
National Brick Co. of Laprairie, Ltd., Que. 1951, 6 p.c.	100,000 00	79,875 00	78,000 00
Newport News & Old Point Ry. & Elec. Co., Virginia, 1941, 5 p.c.	80,000 00	79,378 21	64,000 00
Nipissing Power Co., Ltd., Ont., Gtd., 1922, 5 p.c.	451,000 00	383,350 00	383,350 00
Oshawa Elec. Light Co., Ont., Gtd., 1921, 5 p.c.	140,000 00	119,000 00	119,000 00
Ottawa Electric Company, 1920, 5 p.c.	50,000 00	51,350 00	50,000 00
Pacific Light & Power Corporation, Cal., 1915, 6 p.c.	609,000 00	609,000 00	609,000 00
Peoria Railway Co., Ill., Gtd., 1926, 5 and 6 p.c.	630,000 00	562,958 20	560,700 00
Peterboro Light & Power Co., Ont., Gtd., 1920, 5 p.c.	350,000 00	297,500 00	297,500 00
Porto Rico Railways Co., Ltd., 1936 and 1962, 5 p.c.	87,166 67	68,800 00	80,760 83
Quebec Ry., Light, Heat & Power Co., 1939, 5 p.c.	390,000 00	298,500 00	230,100 00
Quebec Railway Light & Power Co., 1923, 5 p.c.	115,000 00	111,439 74	110,400 00
Quincy Railway Co., Ill., Gtd., 1932, 5 p.c.	100,000 00	90,000 00	90,000 00
St. John Railway Co., N.B., 1925 and 1927, 5 p.c.	1,100 00	1,164 00	1,100 00
St. Louis Elec. Bridge Co., Ill., Gtd., 1929, 3 and 5 p.c.	2,542,000 00	2,112,094 38	2,211,487 06
St. Louis Elec. Terminal Ry. Co., Mo., Gtd., 1929, 3 and 5 p.c.	1,724,000 00	1,430,093 67	1,497,392 19
St. Louis, Springfield & Peoria Rd. Co., Ill., Gtd., 1939, 5 and 6 p.c.	3,510,000 00	2,983,667 93	3,123,900 00
Seymour Power & Elec. Co., Ont., Gtd., 1922, 5 p.c.	1,840,000 00	1,564,000 00	1,564,000 00
Sidney Electric Power Co., Ont., Gtd., 1920, 5 p.c.	690,000 00	586,500 00	586,500 00
Spanish River Pulp & Paper Mills Ltd., Ont., 1931, 6 p.c.	250,000 00	226,875 00	240,000 00
Springfield & North Eastern Trac. Co., Ill., Gtd., 1936, 5 p.c.	655,600 00	558,044 30	583,484 00
Trenton Electric & Water Co., Ont., Gtd., 1921, 5 p.c.	317,000 00	269,450 00	269,450 00
Urbana & Champaign Ry. Gas & Elec. Co., Ill., Gtd., 1929 and 1930, 5 and 6 p.c.	521,000 00	442,850 00	477,450 00
Urbana Light Co., Ohio, 1925, 5 p.c.	76,000 00	70,791 47	67,640 00
West Kootenay Power & Light Co., Ltd., B.C., 1940, 6 p.c.	1,946 66	1,946 66	2,102 39
Western Canada Power Co., Ltd., B.C., 1949, 5 p.c.	100,000 00	90,850 00	87,000 00
Western Railways & Light Co., Ill., 1916–1922, 5 and 6 p.c.	1,006,000 00	855,100 00	899,010 00
Windsor Hotel Co., Que., 1931, 4½ p.c.	30,000 00	28,800 00	29,400 00
Winnipeg Elec. Ry. Co., Manitoba, 1935, 5 p.c.	5,000 00	5,212 50	5,200 00
Winnipeg Elec. Street Ry. Co., Manitoba, 1927, 5 p.c.	1,000 00	1,077 24	1,040 00
Wyandotte & Detroit River Ry. Co., Mich. (D.U.R.), 1918, 5 p.c.	100,000 00	102,715 00	98,000 00
Youngstown & Southern Ry. Co., Ohio, 1923, 5 p.c.	160,000 00	148,035 00	136,000 00
	$32,860,118 17	$27,872,958 22	$28,558,770 77
Total Bonds	$33,917,705 43	$28,909,167 23	$29,572,084 44

THE SUN LIFE—*Continued.*

ASSETS—*Continued.*

Stocks, bonds and debentures owned by the company—*Concluded.*

Stocks Preferred.	Shares.	Par value.	Book value.	Market value.
Adirondack Elec. Pr. Corp., N.Y.	1,140	$ 114,000 00	$ 102,600 00	$ 70,110 00
Bloomington, Decatur & Champ. Rd., Ill., Gtd.	2,670	267,000 00	226,950 00	226,950 00
Bloomington & Normal Ry. & Lt. Co., Ill., Gtd.	3,000	300,000 00	255,000 00	285,000 00
Central Canada Power Co., Ont.	5,000	500,000 00	425,000 00	425,000 00
Illinois Traction Company.	10,802	1,080,200 00	972,080 13	982,982 00
Indiana, Columbus & Eastern Trac. Co., Ind., Gtd.	6,750	675,000 00	362,806 74	506,250 00
Lake of the Woods Milling Co., Man.	20	2,000 00	2,215 00	2,300 00
Levis County Railway, Que.	600	60,000 00	45,000 00	24,000 00
Mexican Light & Power Co.	750	75,000 00	72,750 00	76,500 00
Monterey Railway, Light & Power Co. (Mexico)	1,000	100,000 00	73,000 00	72,500 00
New Hampshire Elec. Rys.	1,000	100,000 00	70,000 00	53,000 00
St. Louis Elec. Terminal Ry. Co., Mo., Gtd.	10,000	1,000,000 00	859,000 00	850,000 00
St. Louis, Springfield & Peoria Rd., Ill., Gtd.	22,750	2,275,000 00	1,933,750 00	1,933,750 00
Western Railways & Light Co., Ill.	10,166	1,016,600 00	863,752 83	864,110 00
		$ 7,564,800 00	$ 6,254,904 70	$ 6,372,452 00
Common Stocks.				
Adirondack Elec. Power Corp. Ltd., N.Y.	1,710	$ 171,000 00	$ 42,750 00	$ 34,200 00
Bell Telephone Company of Canada	120	12,000 00	15,786 32	20,610 00
National Trust Company, Ltd., Ont.	25	2,500 00	5,000 00	5,325 00
Ottawa Light, Heat & Power Co.	1,250	125,000 00	120,500 00	217,500 00
Stormont Elec. Lt. & Pr. Co., Ont.	371	37,100 00	38,600 00	46,375 00
		$ 347,600 00	$ 222,636 32	$ 324,010 00
Grand total bonds and stocks		$41,830,105 43	$35,386,708 25	$36,268,546 44

Carried out at book value	$35,386,708 25
Cash at head office	19,397 18

Cash in banks, viz.:—

Bank of England, London	$ 41,969 46
Royal Bank of Canada, Montreal	433,349 34
Royal Bank of Canada, Port of Spain, Trin.	3,148 52
Royal Bank of Canada, Bridgetown, Barbados	1,876 50
Royal Bank of Canada, San Juan, P.R.	2,312 53
Merchants' Bank of Canada, Montreal	319,919 94
Merchants' Bank of Canada, Edmonton	3,569 69
Merchants' Bank of Canada, New York	15,851 39
The Molsons Bank, Montreal	10,726 87
Commercial Bank of Port Huron, Mich.	2,422 32
Bank of Bermuda, Hamilton, Bermuda	1,051 48
International Bank, Corpn., Mexico City	13,978 89
Bank of Scotland, London	37,628 41
Credit Lyonnais, Brussels	32 03
Credit Lyonnais, Paris	5,785 99
Comptoir National d'Escompte, Brussels	2,347 61
Comptoir National d'Escompte, Paris	1,958 03

THE SUN LIFE—*Continued.*

ASSETS—*Continued.*

Cash in banks, viz.:—*Concluded.*		
Anglo South American Bk., Valparaiso, Chile		$ 8,539 76
Banco de Chile, Valparaiso, Chile		616 04
Banco del Peru y Londres, Lima, Peru		6,182 76
Hong Kong & Shanghai Bkg. Corpn., Batavia, Java		842 94
Hong Kong & Shanghai Bkg. Corpn., Hong Kong		1,347 14
Hong Kong & Shanghai Bkg. Corpn., Singapore		8,590 66
Yokohama Specie Bank, Ltd., Tokyo, Japan		11,764 21
National Bank of India, Ltd., Bombay		5,208 06
		$ 941,020 57
Less the following overdrafts:—		
Bank of Nova Scotia, Kingston, Jamaica	$ 5,174 93	
Brit. Guiana Bank, Georgetown, Demerara	1,917 34	
Banco Agricola Guatemala, Guatemala	799 79	
Banco Comercial de Costa Rica, San Jose	2,838 27	
		10,730 33
Total cash in banks		$ 930,290 24
Peruvian Government Deposit		97,333 33
*Total ledger assets		$47,438,673 53

OTHER ASSETS.

Market value of stocks, &c., over book value		881,838 19
Interest due, $5,572.78; accrued, $387,320.40		392,893 18
Rents due, $2,334.83; accrued, $5,176.42		7,511 25

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 206,374 71	$ 596,211 83
Deduct commission payable thereon	72,231 15	119,242 37
Net premiums due and uncollected	$ 134,143 56	$ 476,969 46
Net deferred premiums (taken at 65 p.c. of new and 80 p.c. of renewal gross)	38,570 44	235,016 88
Net uncollected and deferred premiums		884,700 34
Total assets		$49,605,616 49

*In addition to the bonds and stocks above enumerated, the company own a considerable amount of common stocks and other securities, most of them obtained as bonuses in connection with purchases of bonds. As it would be difficult to assign any market value to them as yet, they are not included in the published list of the company's assets until such time as their value shall have become better established. These securities are, however, checked and audited in exactly the same manner as the others owned by the company.

They are as follows:—

Contingent Fund Securities.	Par value.
Asbestos Corp. of Canada, Ltd., preferred	$ 25,000 00
Asbestos Corp. of Canada, Ltd., common	12,500 00
Central Canada Power Company, common	240,000 00
Cleveland, Painesville & Ashtabula Rd. Co., common	50,000 00
Cornwall Street Railway, preferred	100,000 00
Diamond Flint Glass Company, common	4,500 00
Electric Power Company, Limited, common	2,430,000 00
Electrical Development Co. of Ont., Ltd., preferred	94,400 00
Illinois Traction Company, common	5,937,700 00
Levis County Railway, common	97,700 00
Mexican Northern Power Co., common	465,100 00
Mississippi River Power Co., common	412,500 00
New Hampshire Elec. Rys., common	118,000 00
Northern Consolidated Holding Co., common	90,000 00
Western Canada Power Co., common	35,000 00
Western Railways & Light Co., common	2,225,400 00
Youngstown & Southern Ry. Co., common	64,000 00
	$12,401,800 00

THE SUN LIFE—*Continued.*

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$41,715,258 18	
Additional reserves voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	1,249,896 96	
Total	$42,965,155 14	
Deduct value of policies reinsured in other companies	48,540 20	
*Net reinsurance reserve (no deduction made)		$42,916,614 94
(Full deduction allowance permitted being $711 340.01.)		
Present value of amounts not yet due on matured instalment policies		208,800 62
Claims for death losses, unadjusted	$ 440,413 31	
Death claims resisted, not in suit	20,000 00	
Total claims for death losses (of which $64,833.02 accrued in previous years)	$ 460,413 31	
Claims for matured endowments, due and unpaid (of which $6,919.77 accrued in previous years)	22,832 76	
Total outstanding claims		483,246 07
Debenture claims, due and unpaid		116 25
Deposits to meet maturing debentures		8,431 68
Annuity claims, due and unpaid		16,772 24
Amount of bonuses to policyholders unpaid		114,857 41
Commission to agents due or accrued		5,486 21
Medical examiners' fees due or accrued		12,869 00
Taxes due and accrued		69,100 52
Premiums paid in advance		53,159 35
Suspense account		4,412 19
Amount of money borrowed and accrued interest thereon		54,868 04
Agents' balances		1,743 61
Shareholders' surplus account (including dividend due Jan. 1, 1913)		74,056 54
Total liabilities (exclusive of capital stock)		$44,024,534 67
Excess of assets over liabilities		$ 5,581,081 82
Capital stock paid up		250,000 00
Surplus above all liabilities and capital		$ 5,331,081 82

(Undistributed as between shareholders and policyholders, including $2,353,443.18 surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911.)

SHAREHOLDERS' SURPLUS ACCOUNT.

Balance of shareholders' account Dec. 31, 1911	$	60,417 51
Interest added during the year		18,554 76
Shareholders' proportion of profits		33,512 01
Total	$	112,484 28

*On the basis of the British Offices Om (5) Table, with 3½ per cent interest on all assurances issued prior to January 1, 1903, and 3 per cent on policies issued on and after that date. All annuities based on the British Offices' Select Life Annuity Tables O[s.m.] and O[s.f.] with interest at 3½ per cent.

THE SUN LIFE—*Continued.*

SHAREHOLDERS' SURPLUS ACCOUNT—*Concluded.*

Dividends paid to shareholders	$ 37,500 00	
Shareholders' proportion of expenses	927 74	
		$ 38,427 74
Balance of shareholders' account Dec. 31, 1912		$ 74,056 54

(Policyholders receive 95 per cent of the distributive share of surplus and shareholders 5 per cent.)

INCOME.

Cash received for first year premiums	$ 1,299,904 40		
Less premiums paid for reinsurance	16,151 72		
Total net income from first year premiums		$ 1,283,752 68	
Cash received for renewal premiums	$ 6,081,895 59		
Renewal premiums paid by dividends	102,698 74		
Total	$ 6,184,594 33		
Less premiums paid for reinsurance	8,637 55		
Total net income from renewal premiums		6,175,956 78	
Cash received for single premiums	$ 38,895 27		
Single premiums paid by dividends	170,247 88		
Total net income from single premiums		209,143 15	
Cash received for single premiums for life annuities	$ 1,989,709 75		
Cash received for annual premiums for life annuities	19,012 57		
Total net income for life annuity premiums		2,008,722 32	
Total premiums received on thrift business		74,770 65	
Total net premium income			$ 9,752,345 58
Amount received for interest on investments			2,202,384 87
Amount received for dividends on stocks			362,029 70
Amount received for rents			13,558 55
Profit on sale of securities			2,736 22
Payments towards expenses received in connection with premiums advanced under the non-forfeiture privilege			39,951 10
Total income—Life department			$12,373,006 02
Premiums for combined accident policies			26 68
Total income			$12,373,032 70

EXPENDITURE.

Cash paid for death claims (including bonuses, $39,902.52)	$ 1,736,425 93		
Payments on matured instalment policies	25,110 29		
Net amount paid for death claims ($332,146.31 accrued in previous years)		$ 1,761,536 22	
Cash paid for matured endowments (including bonuses, $37,008.42)	$ 862,179 33		
Payments on matured instalment policies	587 39		
Net amount paid for endowment claims ($13,539.19, accrued in previous years)		$ 862,766 72	
Total net amount paid for death claims and matured endowments			$ 2,624,302 94
Cash paid to annuitants			514,216 11
Guaranteed interest payments			3,893 67
Cash paid for surrendered policies and bonuses			635,065 21
Surrender values paid for matured deferred dividend policies			296,869 56

THE SUN LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Cash dividends paid policyholders	$	385,169 18
Cash dividends applied in payment of premiums		272,946 62
Total amount paid to policyholders	$	4,732,463 29
Cash paid for dividends to stockholders		37,500 00
Taxes, licenses, &c.		88,231 08
Investment expenses, viz.:—Commission on loans, $4,080.65; salaries, $8,801.01; travelling expenses, $1,318.25; rents, $1,316.63; sundries, $2,296.80		17,813 34
Head office salaries, $173,581.72; do., travelling expenses, $9,396.79; directors' fees, $15,948.43; auditors' fees, $6,389.49		205,316 43
Commissions, first year, $850,862.62; do., renewals, $306,811.52; do., advanced to agents, $70,434; agency salaries, $220,585.12; agency travelling expenses, $36,175.53; sundries, $27,712.44		1,512,581 23
All other expenditure, viz.:—Advertising, $28,445.31; books and periodicals, $2,336.33; exchange, $36.60; express, telegrams and telephones, $12,348.94; legal expenses, $6,639.36; medical fees, $82,334.77; office furniture, &c., $8,934.19; postage, $19,053.30; printing and stationery, $42,079.24; rent fuel and light, $58,128.47; thrift department, $9,519.48; sundries, $16,570.51; inspection of risks, $6,775.25; accident department, $3.33		293,205 08
Total expenditure	$	6,887,110 45

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year	$	41,881,421 20
Income during the year (as above)		12,373,032 70
Amount received from profit on investments applied as below		85,555 80
Total	$	54,340,009 70
Expenditure as above	$ 6,887,110 45	
Amount received from profit on investments applied in writing down bonds, stocks and loans	85,555 80	
Total		6,972 666 25
Balance, net ledger assets, December 31, 1912 ($47,438,673.53, less ledger liabilities, $71,330.08)	$	47,367,343 45

(Average rate of interest earned in 1912 upon these invested assets was 6·03 per cent.)

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for in cash	16,350	
Amount of said policies	$	30,683,553 37
Amount of said policies reinsured in other licensed companies in Canada		126,533 33
Number of policies become claims during the year	1,793	

THE SUN LIFE—*Continued.*

MISCELLANEOUS—*Concluded.*

Amount of said claims		$ 2,731,123 00
Number of policies in force at date	118,888	
Amount of said policies	$ 182,050,288	
Bonus additions thereto	1,097,132	
Total	$ 183,147,420	
Amount of said policies reinsured in other companies	415,000	
Net amount of policies in force at December 31, 1912		182,732,429 00
Number of life annuities in force December 31, 1912	2,269	
Amount of annual payments thereunder		679,779 05

EXHIBIT OF LIFE ANNUITIES.

	Life Annuities proper.		Life Annuities arising out of Life Assurance Contracts.	
	No.	Annual payments thereunder.	No.	Annual payments thereunder.
In force December 31, 1911	1,602	$ 483,571 60	27	$ 6,194 20
Transferred to annuity branch	8	1,389 58		
New annuities	685	206,960 29	1	243 34
Total	2,295	$ 691,921 47	28	$ 6,437 54
Terminated by death	46	$ 16,843 97		
Terminated by lapse	8	1,735 99		
Total terminated	54	$ 18,579 96		
In force December 31, 1912	2,241	$ 673,341 51	28	$ 6,437 54

EXHIBIT OF POLICIES (THRIFT BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	3,655	$ 660,662		
Endowment	6,282	902,539		
Term and all other	1,853	271,919		
			11,790	$ 1,835,120 00
Old policies revived			125	17,029 00
Old, changed and increased			20	13,484 00
Total			11,935	$ 1,865,633 00
Deduct terminated			918	150,508 00
In force at end of year:—				
Whole life	3,408	$ 608,175		
Endowment	5,911	848,181		
Term and all other	1,698	258,769		
			11,017	$ 1,715,125 00

THE SUN LIFE—*Continued.*

DETAILS OF TERMINATIONS.	No.	Amount.
Terminated by death	134	$ 20,803 00
" maturity	34	6,529 00
" expiry	3	1,500 00
" surrender	187	37,848 00
" lapse	540	72,542 00
Policies decreased	20	11,286 00
Total	918	$ 150,508 00

EXHIBIT OF POLICIES (ORDINARY BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year..				
Whole life	57,850	$ 98,419,722		
Endowment	40,792	62,776,388		
Term and all other	322	869,741		
Bonus additions		980,068		
			98,964	$163,045,919 00
New policies issued:—				
Whole life	11,771	$ 24,235,644		
Endowment	7,517	11,951,780		
Term and all other	5	33,605		
Bonus additions..		238,375		
			19,293	36,459,404 00
Old policies revived			181	331,487 00
Old, changed and increased			250	1,071,785 00
Total			118,688	$ 200,908,595 00
Deduct terminated			10,817	19,476,300 00
In force at end of year:—				
Whole life	63,972	$ 112,633,373		
Endowment	43,562	66,891,339		
Term and all other	337	810,451		
Bonus additions		1,097,132		
			107,817	$181,432,295 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses, $39,239)	981	$ 1,819,853 00
" maturity (including bonuses, $36,295)	644	883,938 00
" expiry	33	146,296 00
" surrender (including bonuses, $58,512)	2,532	4,570,682 00
" lapse, (including bonuses, $489)	3,549	5,660,789 00
" change and decrease	250	1,078,001 00
" not taken	2,828	5,316,741 00
Total (including bonuses $134,535)	10,817	$19,476,300 00

DETAILS OF POLICIES REINSURED.

	Amount.
Whole life	$ 382,100 00
Endowments	25,900 00
All other	7,000 00
Totals	$ 415,000 00

THE SUN LIFE—*Continued.*

Statement of Actuarial liabilities.

With-Profit Policies:—

	No.	Amount.	Reserve.
Life	58,057	$99,005,433 91	$15,053,720 10
Endowment	42,507	64,440,964 27	17,399,880 58
Term, &c.	254	423,237 53	26,063 54
Bonus additions	...	1,097,131 08	738,030 00
Additional reserve under combined accident policies			472 14
Interest credits			5,424 60
Totals	100,818	$164,966,766 79	$33,223,590 96
Less reinsured		233,500 00	25,362 09
Net	100,818	$164,733,266 79	$33,198,228 87

Without-Profit Policies:—

Life	9,323	$14,396,779 47	$ 1,975,091 63
Endowment	6,966	3,298,555 45	1,049,559 75
Term, &c.	1,781	485,318 17	27,958 77
Totals	18,070	$18,180,653 09	$ 3,052,610 15
Less reinsured		181,500 00	23,178 11
Net	18,070	$17,999,153 09	$ 3,029,432 04
Grand totals	118,888	$182,732,419 88	$36,227,660 91

LIFE ANNUITIES.

	No.	Yearly amount payable.	Reserve.
Arising out of Life Assurance contracts	28	$ 6,437 54	$ 117,931 59
Life Annuities Proper	2,241	673,341 51	6,688,954 03
Totals	2,269	$ 679,779 05	$ 6,806,885 62

Miscellaneous Statement.

1. Assurances and annuities were valued in groups.

2. The valuation ages for assurances and annuities were taken as age nearest birthday.

3 (*a*) Po icies on lives resident in tropical or sub-tropical countries at rates of premiums greater than the regular Canadian rates were valued as follows:—Under Life and Limited Life Reserve Dividend Policies issued since 1900, the reserves held are practically according to the American Tropical Table. Under Endowments and other plans the ordinary Om (5) reserves are set aside.

(*b*) Policies issued at premiums corresponding to ages higher than the true ages were valued at the rated-up age.

(*c*) Policies providing for payments at death during certain periods of an amount less than the full amount of the insurance were valued as if the full amount were payable without any deduction.

(*d*) Extra premiums are charged only for occupation hazards, and the extra was disregarded in the valuation.

THE SUN LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Continued.*

(*e*) For policies providing for disability benefits, an extra reserve was set aside of one-half the gross annual extra premium, as per the following table:—

Annual extra premiums to provide for cessation of premiums in case of total and permanent disability before attaining age 60.

Age.	Extra Premium.
17-33	$ ·25
35	·30
40	·45
45	·65
50	1·10
55	2·10

4 (*a*) The surrender values under Tropical and Sub-Tropical policies are the same as under similar Northern policies.

(*b*) As regards surplus allotted to these policies similar methods are followed as for Northern policies, but the Tropical and Sub-Tropical policies are allotted profits according to the earning of such classes.

5 No additional extra reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 6·03 per cent.

7. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

Policyholders receive 95 per cent of the distributive share of surplus, and shareholders 5 per cent.

8. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Annual and Five-Year Dividend Policies.

The method of allotting profits to Annual and Five-Year Dividend Policies is a modification of the "Contribution Plan". The Profit derived from interest is distributed in proportion to the reserves on the individual policies on the date when they last participated, and the profit from other sources in proportion to the loadings over the net premiums.

The basis on which profits were allotted to policies becoming entitled thereto in the year 1912 was as follows:—

Loading—the excess over the net Om(5) 3½ per cent premiums; Reserves—Om(5) 3½ per cent. The Loading Profit for all ages was—on Ordinary Life policies, 70% of the loading; 20 Pay Life and Endowment and longer term policies, 60% of the loading; 15 Pay Life and Endowment policies, 55%; 10 Pay Life and Endowment policies, 50%.

The Interest Profit on Annual Dividend policies was 1¼ per cent on the reserve at end of the preceding year; and on Five-Year Dividend policies, 1¾ per cent per annum on the Om (5) 3½ per cent reserve at end of last quinquennium, making 8¾ per cent for five years.

Annual Dividend policies receive no profits for the first year but the first dividend is declared at the end of the second policy year.

Reserve Dividend Policies.

The method adopted for recording the accumulations and distributing the profits to Reserve Dividend Policies (with dividend periods of ten years or longer) is as follows:—

Reserve Dividend assurances are treated as a separate group by themselves, or, in fact, practically a sub-company within the company. They are credited

THE SUN LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

with all premiums received under Reserve Dividend policies, all interest or profits earned on their accumulations, and are debited with the actual expenses connected with their policies, ascertained as accurately as possible, the actual death claims, surrender values and other payments made under such policies. Account is thus kept of the amount of the Company's fund Contributed by the Reserve Dividend policies.

In order to ascertain the accumulations of individual policies, tables of values designated Standard Asset-Shares, have been prepared for the various plans of assurance and ages at entry, on a basis corresponding very closely with the Company's past experience as regards expenses, mortality, lapses, interest, &c. These tables, in other words, show the approximate share of each individual policy in the assets of the company, according to the length of time it has been in force.

The sum-total of the Standard Asset-Shares for all Reserve Dividend policies is then obtained by multiplying the sums assured, as grouped for valuation purposes, by the proper Standard Asset-Shares. This total thus represents the amount of funds the Company should have in hand in order to pay its Reserve Dividend policies the amounts which would be coming to them at the end of their respective Reserve Dividend periods, on the basis of the Standard Asset-Shares. The total of the actual funds at the credit of Reserve Dividend policies is then compared with the total of the Standard Asset-Shares, and this comparison shows whether maturing Reserve Dividend policies should receive larger or smaller amounts than the final Standard Asset-Shares. By means of this comparison the basis for the settlement of maturing Reserve Dividend policies is decided upon.

WITH-PROFIT POLICIES.

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto.

Year of issue.	Amount in force.	Profits contingently apportioned.	Year of issue.	Amount in force.	Profits contingently apportioned.
1886	$ 4,000 00	$ 1,618 96	1899	$ 3,101,383 76	$ 258,024 04
1887	3,000 00	555 45	1900	2,220,036 91	147,196 40
1888	26,000 00	5,769 66	1901	2,928,617 94	147,865 71
1889	50,500 00	7,120 39	1902	3,376,442 43	151,634 75
1890	63,000 00	9,089 14	1903	4,658,241 28	155,522 72
1891	41,525 00	5,064 64	1904	5,601,805 96	123,174 24
1892	139,160 83	20,134 00	1905	5,902,030 31	80,012 77
1893	1,296,933 50	239,329 13	1906	5,345,335 54	44,591 16
1894	1,659,005 80	169,952 02	1907	6,087,190 86	23,983 66
1895	1,591,179 53	184,959 66	1908	7,458,819 11	.....
1896	1,320,167 53	147,492 18	1909	8,299,243 47	.....
1897	1,668,535 80	153,494 14	1910	9,579,937 72	.....
1898	2,366,636 48	276,858 36			
Totals				$74,782,729 76	$ 2,353,443 18

Deferred Dividend policies issued subsequent to December 31, 1910, and amount of profits held to credit of such policies.

Year of issue.	Amount in force.	Profits credited.
1911	$ 10,436,997 77	Nil
1912	14,387,828 21	Nil
Totals	$ 24,824,825 98	Nil

THE SUN LIFE—*Continued.*

BUSINESS DONE OUTSIDE OF CANADA. (*Included in foregoing statement.*)

ASSETS OUTSIDE OF CANADA.

Value of real estate held by the company		$ 95,187 15
Amount of loans secured by bonds, stocks, &c.		162,807 24
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$ 82,500	
Amount of loans made to policyholders on the company's policies assigned as collaterals		1,914,369 04
Policy loans under non-forfeiture agreements		727,299 76
Book value of foreign bonds and debentures owned by the Co.		21,028,170 83
Book value of stocks owned by the Co		5,825,439 70
Cash in banks		162,724 40
Peruvian Government Deposit		97,333 33
Total ledger assets		$30,013,331 45

OTHER ASSETS.

Market value of bonds and stocks over book value	869,503 72
Interest accrued	230,801 11
Rents due, $663; accrued, $768.62	1,431 62
Net amount of uncollected and deferred premiums: on new business, $110,356.32; on renewals, $526,857.18	637,213 50
Total assets outside of Canada	$31,752,281 40

LIABILITIES OUTSIDE OF CANADA.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 23,402,535 51	
Additional reserve, voluntarily maintained to bring the total reserves up to the net values by the company's basis of valuation	682,758 38	
Total	$ 24,085,293 89	
Deduct value of policies reinsured in other companies	18,409 04	
*Net reinsurance reserve		$24,066,884 85
Present value of amounts not yet due on matured instalment policies		140,514 11
Claims for death losses, unadjusted ($56,605.14 accrued in previous years)		348,098 11
Claims for matured endowments, due and unpaid ($2,823.22 accrued in previous years)		18,736 21
Debenture claims, due and unpaid		16 25
Annuity claims, due and unpaid		16,489 56
Amount of dividends or bonuses to policyholders due and unpaid		46,118 02
Commissions to agents, due and accrued		4,746 80
Taxes due and accrued		31,147 47
Premiums paid in advance		36,460 49
Medical examiners fees, due and accrued		6,566 00
Total liabilities outside of Canada		$24,715,777 87

*On the basis of the British Offices, OM (5) Table with 3½ per cent interest on all policies issued prior to Jan. 1, 1903, and with 3 per cent interest on all policies issued on and after that date. All annuities based on British Offices' Select Life Annuity Tables O [am] and O [af] with interest at 3½ per cent.

THE SUN LIFE—*Continued.*

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for first year premiums	$ 801,507 53	
Less premiums paid for reinsurance	16,151 72	
Total net income for first year premiums		$ 785,355 81
Cash received for renewal premiums	$ 3,577,481 09	
Renewal premiums paid by dividends	57,872 80	
Total	$ 3,635,353 89	
Less premiums paid for reinsurance	1,922 33	
Total net income from renewal premiums		3,633,431 56
Cash received for single premiums	$ 8,218 30	
Single premiums paid by dividends	75,960 98	
Total net income from single premiums		84,179 28
Cash received for single premiums for life annuities	$ 1,914,438 09	
Cash received for annual premiums for life annuities	18,981 49	
Total net income from life annuity premiums		1,933,419 58
Total premiums received on thrift business.		32,321 21
Total net premium income outside of Canada		$ 6,468,707 44

PAYMENTS TO POLICYHOLDERS OUTSIDE OF CANADA.

Cash paid for death claims ($12,071.34 bonus additions)	$ 940,405 09	
Payments on matured instalment policies	19,152 29	
Net amount paid for death claims ($284,600.73 accrued in previous years)	$ 959,557 38	
Cash paid for matured endowments ($3,511.67 bonus additions)	$ 370,978 28	
Payments on matured instalment policies	387 39	
Net amount paid for endowment claims ($13,539.19 accrued in previous years)	$ 371,365 67	
Total net amount paid for death claims and matured endowments		$ 1,330,923 05
Cash paid to annuitants		485,604 55
Guaranteed interest payments		3,216 43
Cash paid for surrendered policies		381,581 36
Surrender values paid under deferred dividend policies		53,091 28
Cash dividends paid to policyholders		187,878 49
Cash dividends applied in payment of premiums		133,833 78
Total payments to policyholders outside of Canada		$ 2,576,128 94

MISCELLANEOUS OUTSIDE OF CANADA.

Number of policies reported during the year as taken and paid for in cash	8,365	
Amount of said policies		$16,082,198 64
Amount of said policies reinsured in other companies licensed in Canada		126,533 33
Number of policies become claims during the year	889	
Amount of said claims		1,386,107 00
Number of policies in force at date	54,746	

THE SUN LIFE—*Continued.*

MISCELLANEOUS OUTSIDE OF CANADA—*Continued.*

Amount of said policies	$ 91,644,440	
Bonus additions thereto	461,140	
Total	$ 92,105,580	
Amount of said policies reinsured in other licensed companies in Canada	175,200	
Net amount of policies in force at December 31, 1912		$91,930,380 00
Number of life annuities in force	2,099	
Amount of annual payments thereunder		637,965 68

EXHIBIT OF POLICIES OUTSIDE OF CANADA.

Ordinary Business.

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	18,837	$ 37,570,203		
Endowment	27,336	44,104,089		
Term and all other	138	400,212		
Bonus additions	.....	387,057		
			46,311	$82,461,561 00
New policies issued:—				
Whole life	3,846	$ 9,204,882		
Endowment	5,977	9,383,540		
Bonus additions		110,039		
			9,823	18,698,461 00
Old policies revived (including $10,744 bonuses)			86	191,507 00
Old, changed and increased			145	839,653 00
Total			56,365	$102,191,182 00
Deduct term nated			5,869	10,872,007 00
In force at end of year:—				
Whole life	20,549	$ 42,677,638		
Endowment	29,783	47,818,235		
Term and all other	164	362,162		
Bonus additions		461,140		
			50,496	$91,319,175 00

DETAILS OF TERMINATIONS.

Terminated by death (including bonuses, $12,393)	542	$ 983,553 00
Terminated by maturity (including bonuses, $3,519)	289	391,525 00
Terminated by expiry	6	59,175 00
Terminated by surrender (including bonuses, $30,299)	1,183	2,350,933 00
Terminated by lapse (including bonuses, $489)	2,107	3,468,446 00
Policies decreased	145	753,316 00
Policies not taken	1,597	2,865,059 00
Total (including bonuses, $46,700)	5,869	$10,872,007 00

THE SUN LIFE—*Concluded.*

THRIFT BUSINESS.

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	2,040	$ 418,858		
Endowment	1,759	306,854		
Term and all other	893	136,151		
			4,697	$ 861,863 00
Old policies revived			64	9,486 00
Old, changed and increased			5	7,150 00
Total			4,766	$ 878,499 00
Deduct policies terminated			516	92,094 00
In force at end of year:—				
Whole life	1,846	$ 376,790		
Endowment	1,603	282,406		
Term and all other	801	127,209		
			4,250	$ 786,405 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	57	$ 9,882 00
" maturity	1	1,147 00
" expiry	3	1,500 00
" surrender	85	24,525 00
" lapse	365	50,522 00
Policies decreased	5	4,518 00
Total	516	$ 92,094 00

THE TRAVELERS INSURANCE COMPANY.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—S. C. DUNHAM. | Secretary—I. L. HOWARD

Principal Office—Hartford, Conn., U.S.A.

Chief Agent in Canada—F. F. PARKINS. | Head Office in Canada—Montreal.

(Incorporated, June 17, 1863. Commenced business in Canada, July 1, 1865.)

CAPITAL.

Amount of capital authorized	$10,000 000 00
Amount of capital subscribed for and paid up in cash	2,500,000 00

ASSETS IN CANADA.

Amount of mortgages on real estate in Canada, held by Canadian trustees under the Insurance Act	$ 1,378,062 53
Amount of loans made to Canadian policyholders on the company's policies assigned as collaterals	543,857 00

Bonds and debentures in deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
Montreal Harbour, 1913 and 1914, 5 p.c.	$ 15,000 00	$ 15,041 00	$ 15,000 00
City of Montreal, 1924, 4 p.c.	4,500 00	4,500 00	4,410 00
City of Quebec, 1914, 4½ p.c.	50,000 00	49,938 00	50,000 00
	3,000 00	3,045 00	3,000 00
City of Hull, 1914, 5 p.c.	10,000 00	10,019 00	10,000 00
City of Toronto, L.I., 1915, 3½ p.c.	83,000 00	81,098 00	81,340 00
City of Guelph, 1917, 5 p.c.	73,000 00	75,305 00	74,460 00
City of Brantford, 1918, 4 p.c.	55,000 00	54,253 00	53,900 00
City of Vancouver, B.C., 1929, 1943, 3½ p.c.	80,000 00	74,582 26	72,770 00
City of Winnipeg, 1912-1931, 1932, 4 p.c.	75,000 00	75,000 00	72,750 00
City of Sault Ste. Marie, 1926-1934, 5 p.c	61,700 00	62,089 00	61,700 00
Town of Parkdale, 1915, 6 p.c.	10,000 00	10,263 00	10,300 00
Town of Port Arthur, 1921, 5 p.c.	43,000 00	43,000 00	43,000 00
City of Fort William, 1938, 5 p.c.	30,000 00	30,000 00	30,00 00
Province of Quebec, inscribed stock, 1937, 3 p.c.	56,453 33	49,462 00	46,856 26
Manitoba and Southeastern Railway, 1929, 4 p.c.	74,946 67	79,538 00	74,197 19
Can. Nor. Ry. Co.'s terminals, 1939, 4 p.c.	150,000 00	148,315 50	144,000 00
Total par, book and market values.	$ 874,600 00	$ 865,448 76	$ 847,683 45

THE TRAVELERS INSURANCE COMPANY—*Continued.*

ASSETS—*Concluded.*

Bonds held by the Canadian trustees under the Insurance Act, viz.:—

	Par value.	Book value.	Market value.
Brandon, 1921, 5 p.c.	$ 25,000 00	$ 25,000 00	$ 25,250 00
Winnipeg Electric Ry., 1935, 5 p.c.	100,000 00	105,140 00	104,000 00
Montreal Harbour, 1917-18, 4 p.c.	7,000 00	6,847 00	6,760 00
Montreal Harbour, 1913, 5 p.c.	2,000 00	2,005 00	2,000 00
Toronto, 1917, 3½ p.c.	117,000 00	113,443 00	112 320 00
Westmount, 1945, 4 p.c.	100,000 00	91,732 00	96,000 00
Guelph, 1938, 5 p.c.	27,000 00	29,036 00	28,620 00
Winnipeg, 1916, 4 p.c.	50,000 00	50,000 00	49,500 00
Montreal Board of Trade, 1922, 4½ p.c.	210,000 00	206,034 00	189,000 00
St. Jean Baptiste, 1942, 4½ p.c.	112,769 41	112,769 00	100,364 77
Winnipeg School, 1943, 4 p.c.	50,000 00	49,288 00	48,000 00
Winnipeg City, 1923, 4 p.c.	14,000 00	13,862 00	13,720 00
Can. Northern Ry., terminal bonds, 1939, 4 p.c.	50,000 00	49,438 50	48,000 00
City of Vancouver, 1943-4, 3½ p.c.	68,000 00	60,322 24	59,160 00
City of Vancouver, 1943, 4 p.c.	12,000 00	11,790 50	11,520 00
Maisonneuve School, 1948, 4½ p.c.	44,515 95	44,515 00	43,625 63
Montreal L. H. and P. Co., 1932, 4½ p.c.	250,000 00	254,067 00	250,000 00
Ottawa City, 1915, 4 p.c.	20,000 00	19,786 00	20,000 00
Brantford City, 1919, 4½ p.c.	45,000 00	45,579 00	45,450 00
Lachine School, 1949, 4½ p.c.	30,000 00	29,963 00	29,400 00
Brandon, 1941, 5 p.c.	25,000 00	26,974 00	25,550 00
Hochelaga School, 1950, 4½ p.c.	25,000 00	24,941 00	23,500 00
Toronto, 1931, 4 p.c.	76,923 00	75,168 00	74,615 31
Victoria, 1961, 4 p.c.	97,333 33	94,797 00	89,575 86
Toronto, 1920, 1948, 4 p.c.	182,497 50	179,021 00	177,755 00
St. Hyacinthe, 1913, 4½ p.c.	10,000 00	10,004 00	10,000 00
St. Viateur D'Outremont Parish, 1952, 5 p.c.	175,000 00	175,000 00	175,000 00
St. Denis Parish, 1952, 5 p.c.	99,597 40	99,597 00	97,605 45
Victoria, 1936, 4 p.c.	48,666 66	46,184 60	45,868 32
Totals	$2,074,303 25	$ 2,052,303 24	$ 2,002,160 34
Grand totals	$2,948,903 25	$ 2,917,752 00	$ 2,849,843 79

Carried out at market value	$ 2,849,843 79
Cash in Royal Bank, Montreal	87,879 39
Interest accrued	67,009 48
Net outstanding and deferred premiums	76,622 36
Total assets in Canada	$ 5,003,274 55

LIABILITIES IN CANADA.

Amount computed to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force	$ 3,604,128 00	
Deduct present value of said policies reinsured in other companies licensed in Canada	3,041 00	
*Net reinsurance reserve		$ 3,601,087 00
Present value of amounts not yet due on matured instalment policies		229,388 00
Reserve for disability benefits, Life contracts		2,618 00
Claims for death losses, unadjusted ($1,300 of which accrued in previous years)		15,276 00
Matured endowments, due and unpaid (accrued in previous years)		220 00
Surrender values claimable on policies cancelled		2,064 30

*Based upon the American Experience Table of Mortality with 3½ per cent interest, and life annuities upon McClintock's Table 3½ per cent interest.

SESSIONAL PAPER No. 8

THE TRAVELERS INSURANCE COMPANY—*Continued.*

LIABILITIES—*Concluded.*

Dividends to Canadian policyholders, due and unpaid		$ 1,509 74
Due on account of expenses		2,986 20
Payments in advance, premiums, $1,729.18; interest, $12,833.90		14,563 08
Provincial, municipal and other taxes due and accrued		3,112 00
Sundry liability		4,261 90
Total net liabilities to all policyholders in Canada		$ 3,877,086 22

(Amount of surplus contingently apportioned to deferred dividend policies issued in Canada prior to Jan. 1, 1911, $5,324.)

INCOME IN CANADA.

Total net income from first year premiums	$ 52,048 30	
Cash received for renewal premiums	$ 411,431 42	
Less premiums paid for reinsurance	4,074 87	
Total net income from renewal premiums	407,356 55	
Cash received for single premiums for life annuities	32,187 00	
Total net premium income		$ 491,591 85
Interest on investments		174,409 33
Total income in Canada		$ 666,001 18

EXPENDITURE IN CANADA

Cash paid for death losses	$ 132,236 89	
Payments on matured instalment policies	24,759 12	
Total net amount paid for death claims ($33,101.50 accrued in previous years)		$ 156,996 01
Net amount paid for endowment claims ($8,354.90 accrued in previous years)		64,711 11
Total amount paid for death claims and matured endowments		$ 221,707 12
Cash paid to annuitants		2,539 89
Amount paid for surrendered policies		23,037 88
Cash dividends paid to Canadian policyholders		462 87
Total net amount paid to policyholders		$ 247,747 76
Commissions, first year, $22,089,21; do., renewals, $15,835.49; agency salaries, $7,325.34; agency travelling expenses, $1,976.18		47,226 22
Amount paid for licenses, taxes, &c		6,233 68
Investment expenses (Trustees)		833 32
Miscellaneous expenses, viz.:—Medical fees, $2,659.50; exchange, $11.59; postage, $978.27; sundries, $962.27		4,611,63
Total expenditure in Canada		$ 306,652 61

MISCELLANEOUS, IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	622	
Amount of said policies		$ 2,195,275 00

THE TRAVELERS INSURANCE COMPANY—*Continued.*

MISCELLANEOUS, IN CANADA—*Concluded.*

Number of policies become claims during the year (including matured endowments)	100	
Amount of said claims		$ 184,390 00
Number of policies in force at date	5,095	
Amount of said policies	$14,346,428 00	
Bonus additions thereto	6,970 00	
Total	$14,353,398 00	
Amount of said policies reinsured in other licensed companies in Canada	142,000 00	
Total net amount in force at December 31, 1912		14,211,398 00
Number of life annuities in force	13	
Annual payments thereunder		4,424 59

EXHIBIT OF ANNUITIES (CANADIAN BUSINESS.)

	Life Annuities Proper.		*Life Annuities arising out of Life Assurance contracts.*	
	No	Annual Payments.	No.	Annual Payments.
At end of previous year	9	$ 1,279 81	1	$ 500 00
New annuities	4	2,689 70		
	13	$ 3,969 51	1	$ 500 00
Terminated by death	1	44 92		
In force at Dec. 31, 1912	12	$ 3,924 59	1	$ 500 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	2,587	$ 6,838,371		
Endowment	1,116	2,920,753		
Term and all other	1,057	3,009,856		
Bonus additions		6,634		
			4,760	$12,775,614 00
New policies issued:—				
Whole life	294	$ 868,314		
Endowment	58	132,111		
Term and all other	270	1,194,850		
Bonus additions		1,199		
			622	2,196,474 00
Old policies revived			9	17,000 00
Old, changed and increased			43	85,164 00
Total			5,434	$15,074,252 00
Deduct terminated			339	720,854 00
In force at end of year:—				
Whole life	2,734	$ 7,428,004		
Endowment	1,102	2,910,828		
Term and all other	1,259	4,007,596		
Bonus additions		6,970		
			5,095	$14,353,398 00

SESSIONAL PAPER No. 8

THE TRAVELERS INSURANCE COMPANY—*Continued.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	60	$ 110,962 00
" maturity	40	73,428 00
" expiry	22	43,000 00
" surrender (including bonuses, $863)	54	159,303 00
" lapse	120	263,984 00
" change and decrease	43	70,177 00
Total	339	$ 720,854 00

DETAILS OF POLICIES REINSURED.

Term and all other	7	$ 142,000 00

STATEMENT OF ACTUARIAL LIABILITIES—CANADIAN POLICIES.

With-Profit.	No.	Amount.	Reserve.
Life	144	$ 316,250	$ 60,242
Endowments	121	289,000	105,132
Term, &c		801	109
Bonus additions		6,970	4,157
Totals	265	$ 613,021	$ 169,640
**Without-Profit.*			
Life	2,590	$ 7,111,754	$ 1,712,633
Endowments	981	2,621,828	1,282,002
Term, &c	1,259	4,006,795	395,751
Totals	4,830	$ 13,740,377	$ 3,390,386
Grand totals	5,095	$ 14,353,398	$ 3,560,026

LIFE ANNUITIES—CANADIAN.

	No.	Yearly Amount Payable.	Reserve.
Arising out of Life Assurance Contracts	1	$ 500 00	$ 628
Life Annuities Proper	12	3,924 59	43,474
Totals	13	$ 4,424 59	$ 44,102

MISCELLANEOUS STATEMENT.

1. Assurances and annuities were valued in groups.
2. Valuation age for assurances, nearest birthday and for annuities last birthday.
3. (*a*) No policies have been issued at premiums corresponding to ages higher than the true ages.
   (*b*) Policies providing for payments at death during certain periods of an amount less than the full amount of insurance were valued for maximum amount of insurance.

*Including $142,000 Reinsured; Reserve, $3,041.

THE TRAVELERS INSURANCE COMPANY—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

(*c*) Policies issued at a fixed extra premium were valued as standard insurance.

The Company issues substandard contracts at mortality ratings, extra premiums being charged to cover the extra mortality expected. These contracts are all valued on special tables covering the extra mortality assumed. These tables are modified upon the American Experience Table, with interest at 3½ per cent.

(*d*) Policies providing for disability benefits have special reserve calculated.

4. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5 and 6. No Canadian policies have as yet participated.

WITH-PROFIT POLICIES (CANADIAN BUSINESS).

The Company began writing participating business in 1903 and discontinued December 31, 1906.

Deferred Dividend Policies issued prior to Jan 1, 1907, and amount of profits contingently apportioned thereto.

Year of Issue.	Amount in force.	Profits contingently apportioned.
1904	$ 67,000	$ 966
1905	140,500	1,842
1906	228,000	2,516
Totals	$ 435,500	$ 5,324

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income		$ 8,592,553 68
Consideration for supplementary contracts not involving life contingencies		554,400 61
Received for interest and discount on claims		3,003,027 00
Received for rents		74,409 13
Agents' balances previously charged off		115 00
Profit on sale or maturity of ledger assets		37,308 25
Gross increase, by adjustment, in book values of bonds and stocks		46,483 57
All other income		45 20
Total income		$12,308,342 44

DISBURSEMENTS.

Net amount paid for losses and matured endowments		$ 3,489,665 29
Amount paid to annuitants		47,343 23
Total disability claims		1,937 74
Cash paid for surrendered policies		845,012 98
Surrender values applied to pay new premiums, $177.13; to pay renewal premiums, $305.60		482 73
Surrender values applied to purchase paid-up insurance and annuities		20,235 55

THE TRAVELERS INSURANCE COMPANY—*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Continued.*

DISBURSEMENTS—*Concluded.*

Dividends applied to pay renewal premiums	$ 34,920 58
Dividends applied to purchase paid-up additions and annuities	20,338 00
Expense of investigation and settlement of policy claims	4,183 96
Paid stockholders for interest or dividends	250,000 00
Paid for claims on supplementary contracts not involving life contingencies	402,406 95
Discount on premiums paid in advance	1,844 17
Commissions to agents	871,089 72
Commuted renewal commissions	4,279 00
Salaries and allowances for agencies, including managers, agents and clerks	234,028 49
Agency supervision, travelling and all other agency expenses	50,151 80
Medical examiner's fees, $80,681.75; inspection of risks, $22,151.64	102,833 39
Salaries and all other compensation of officers, directors, trustees and home office employees	221,226 12
Rent	100,157 41
Taxes on real estate	24,647 93
Taxes, licenses and Insurance Department fees	121,522 30
All other licenses, fees and taxes	113,909 69
Agents' balances charged off	526 61
Profit and Loss: Outstanding drafts previously credited	9 80
Loss on sale or maturity of ledger assets	1,673 00
Decrease in book value of ledger assets	154,968 21
All other expenditure	237,183 03
Total disbursements	$ 7,356,577 68

LEDGER ASSETS.

Home office real estate	$ 1,615,000 00
Book value of real estate, unencumbered	22,550 00
Mortgage loans on real estate, first liens	25,879,665 16
Loans to policyholders on the company's policies assigned as collateral	8,674,159 42
Book value of bonds and stocks owned	27,952,684 83
Cash on hand, in trust companies and in banks	1,444,123 83
Total ledger assets	$65,588,183 24

NON-LEDGER ASSETS.

Interest due and accrued	936,642 98
Market value of bonds and stocks over book value	545,672 17
Net amount of uncollected and deferred premiums	1,163,865 86
Gross assets	$68,234,364 25
Deduct assets not admitted	36,875 00
Total admitted assets	$68,197,489 25

THE TRAVELERS INSURANCE COMPANY—*Concluded.*

General Business Statement for the Year ending December 31, 1912 —*Concluded.*

LIABILITIES.

Net reinsurance reserve (American Experience Table with 3 and 3½ per cent interest; and McClintock's Table of Mortality with interest at 3½ per cent for annuities)		$57,206,525 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		3,969,540 00
Liability on policies cancelled upon which a surrender value may be demanded		37,294 15
Total policy claims		206,409 58
Due and unpaid on supplementary contracts not involving life contingencies		450 00
Premiums paid in advance		87,429 26
Salaries, rents, &c., due and accrued		40,690 00
Unearned interest and rent paid in advance		213,898 39
Commissions to agents due or accrued		1,031 69
Medical examiner's and legal fees due or accrued		9,080 00
State, county and municipal taxes due or accrued (estimated)		245,547 00
Dividends or other profits due policyholders		4,870 40
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies		156,515 00
Dividends declared on or apportioned to annual dividend policies payable 1913		55,136 47
Reserve special or surplus funds		70,000 00
Unassigned funds (surplus)		5,893,072 31
Total liabilities		$68,197,489 25

EXHIBIT OF POLICIES.

Number of new policies issued during the year	17,743	
Amount of said policies		$48,462,791 00
Number of policies terminated during the year	6,848	
Amount of said policies		18,592,729 00
Number of policies in force at date	110,580	
Amount of said policies		280,150,392 00

THE TRAVELLERS LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HON. G. P. GRAHAM
Vice Presidents—JAS. W. PYKE, H. W. RICHARDSON.
General Manager—GEORGE H. ALLEN.
Secretary and Actuary—ARTHUR P. EARLE, A.I.A.

Principal Office—Montreal.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII., chap. 165. Dominion license issued May 26, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000 000 00
Amount subscribed for	560,800 00
Amount paid up in cash	96,800 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
*City of Guelph, school, 1939, 4½ p.c.	$ 10,000 00	$ 10,418 00	$ 9,650 00
*City of Brantford, Local Imp't, 1949, 4 p.c.	20,000 00	19,046 00	18,200 00
*City of Winnipeg, 1933, 4 p.c.	5,000 00	4,925 00	4,775 00
*City of Peterborough, 1927 and 1937, 4¾ p.c.	20,000 00	21,038 40	20,294 00
Ames-Holden, McCready Co., 1941, 6 p.c.	9,733 33	9,733 33	9,636 00
Canadian Tube and Iron Co., 1931, 6 p.c.	7,000 00	6,895 00	6,895 00
Sherwin-Williams Co., of Canada, 1941, 6 p.c.	9,000 00	9,000 00	9,090 00
St. Lawrence Sugar Refineries, Ltd., 1932, 6 p.c.	8,000 00	8,120 00	8,160 00
Total par, book and market values	$ 88,733 33	$ 89,175 73	$ 86,700 00

Carried out at book value		$ 89,175 73
Cash at head office		50 00
Cash in banks, viz.:—		
Merchants Bank, Montreal	$ 36,411 64	
Provincial Bank of Canada, Montreal	2,657 92	
Total cash in banks		39,069 56
Total ledger assets		$ 128,295 29
Deduct excess of book value of bonds and debentures over market value		2,475 73
		$ 125,819 56

*In deposit with the Receiver General.

THE TRAVELLERS LIFE OF CANADA—*Continued.*

OTHER ASSETS.

Interest accrued		$ 760 67
Office furniture		3,102 22

	New.	Renewals.
Gross premiums due and uncollected on policies in force	$ 20,940 93	$ 7,407 78
Deduct Commission payable thereon	10,470 46	444 47
Net premiums due and uncollected	$ 10,470 47	$ 6,963 31
Net deferred premiums (taken at 80 per cent of gross)	3,138 50	1,064 85

Net amount of outstanding and deferred premiums	21,637 13
Total assets	$ 151,319 58

LIABILITIES.

*Amount computed to cover the net present value of all policies in force	$ 104,046 56	
Reserve for Total Disability Benefits	255 95	
Total	$ 104,302 51	
†Deduct value of policies reinsured in other companies	36,993 00	
Net reinsurance reserve	$ 67,309 51	
Deduct statutory allowance	18,134 18	
Net reinsurance reserve (less deductions)		$ 49,175 33
Claims for death losses, reported but unpaid		2,500 00
Due on account of office and other expenses		1,286 38
Premiums paid in advance		21 33
Provincial, municipal and other taxes due and accrued		400 00
Total liabilities		$ 53,383 04
Excess of assets over liabilities		$ 97,936 54
Capital stock paid up in cash		96,800 00
Surplus above liabilities and capital		$ 1,136 54

*Based on the Om (5) 3 per cent for Life policies and Om (5) 3½ per cent for Endowment and Term policies.

†In addition to the above reinsurance in licensed companies the company has the following amounts reinsured in unlicensed companies, which, it states, it has been unable to place in licensed companies, viz.

	Amount of Reinsurance.	Reserve.
The Columbian National Life Insurance Company	$ 436,727 09	$ 2,221 35
The Penn Mutual Life Insurance Company	85,000 00	427 15
The Pittsburgh Life and Trust Company	184,288 00	974 62
The Prussian Life Insurance Company	29,738 00	137 06
Totals	$ 735,753 00	$ 3,760 18

THE TRAVELLERS LIFE OF CANADA—*Continued.*

INCOME.

Cash received for first year premiums	$ 47,658 99		
Less premiums paid for reinsurance	24,339 20		
Total net income from first year premiums		$ 23,319 79	
Cash received for renewal premiums	$ 32,854 21		
Less premiums received for reinsurances	16,663 42		
Total net income from renewal premiums		16,190 79	
Total net premium income			$ 39,510 58
Cash received for interest			6,168 42
Net profit on securities actually sold			705 00
Cash received by way of premium upon capital stock			24,725 00
Total			$ 71,109 00
Cash received for calls on capital			11,920 00
Total income			$ 83,029 00

EXPENDITURE.

Cash paid for death losses	$ 1,000 00
Cash paid for taxes, &c	1,913 27
Head office salaries, $18,461.68; do., travelling expenses, $3,736.; auditors' fees, $300	22,497 68
Commissions, first year, $19,304.64; do., renewals, $958.27; do., advances to agents, $8,499.88; agency travelling expenses, $6,989.01; Total $35,751.80, less $11,277.16 commission received on reinsurance	24,474 64
All other expenditure, viz.:— Advertising, $93.02; exchange, $52.44; express, telegrams and telephones, $600.23; legal expenses, $247.55; medical fees, $3,064.50; office furniture, &c., $75.81; postage, $515.26; printing and stationery, $3,375.25; rent, fuel and light, $3,357.03; inspection fees, $167.33; sundry, $767.23; fire insurance, $5.87	12,321 52
Total expenditure	$ 62,207 11

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1911	$ 107,473 40
Amount of cash income as above	83,029 00
Total	$ 190,502 40
Amount of cash expenditure as above	62,207 11
Balance, net ledger assets, Dec. 31, 1912	$ 128,295 29

(The average rate of interest earned upon these invested assets, during 1912, was 4·73 per cent).

THE TRAVELLERS LIFE OF CANADA.—*Continued.*

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash	471	
Amount of said policies		$ 1,840,920 00
Amount of said policies reinsured in other licensed companies in Canada		1,010,078 00
Number of policies become claims	2	
Amount of said claims		3,500 00
Number of policies in force December 31, 1912	997	
Amount of said policies	$ 3,686,973 00	
Amount of said policies reinsured in other companies	1,909,153 00	
Net amount in force December 31, 1912		$ 1,777,820 00

EXHIBIT OF POLICIES.

Policies in force Dec. 31, 1911.

Whole life	398	$ 908,009 00		
Endowment	81	131,000 00		
Term and all other	66	527,937 00		
			545	$ 1,566,937 00

New policies issued:—

Whole life	489	$ 1,327,180 00		
Endowment	114	304,380 00		
All other	80	954,500 00		
			683	2,586,060 00
Old, changed			3	12,540 00
Old policies revived			3	2,500 00
Total			1,234	$ 4,168,037 00
Deduct terminated			237	481,064 00

Policies in force December 31, 1912:—

Whole life	716	$ 1,994,720 00		
Endowment	160	394,880 00		
All other	121	1,297,373 00		
			997	$ 3,686,973 00

DETAILS OF POLICIES TERMINATED.

	No.	Amount.
By death	2	$ 3,500 00
By lapse	152	263,000 00
By change	3	34,564 00
Not taken	80	180 000 00
Total	237	$ 481,064 00

SESSIONAL PAPER No. 8

THE TRAVELLERS LIFE OF CANADA—*Continued.*

DETAILS OF POLICIES REINSURED.

Whole life	$ 675,000 00
Endowment	93,400 00
All other	1,140,753 00
	$ 1,909,153 00

STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit—			
Life	564	$ 1,107,500	$ 38,774
Endowments	122	237,500	12,061
Term	15	94,500	561
Totals	701	$ 1,439,500	$ 51,396
Less reinsured		300,000	11,946
Net	701	$ 1,139,500	$ 39,450
Without-Profit—			
Life	152	$ 887,220	$ 36,265
Endowment	38	157,380	8,964
Term	106	1,202,873	7,421
Totals	296	$ 2,247,473	$ 52,650
Less reinsured		873,400	25,047
Net	296	$ 1,374,073	$ 27,603
Grand totals	997	$ 2,513,573	$ 67,053

Additional reserve held for Total Disability Benefits is $256.

Miscellaneous Statement.

1. Assurances were valued individually. There are no annuities.

2. The valuation age for assurances was taken as age next birthday, unless policy anniversary within two months after birthday, in which case age last birthday was used.

3 (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.

(*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*c*) In the valuation of policies with liens, the liens have been disregarded.

(*d*) In the valuation of policies issued at fixed extra premiums, the extra premiums were disregarded.

(*e*) In the valuation of policies providing for disability benefits, the unearned premium is held as an extra reserve.

4. See (3 *a*).

5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 4·73 per cent.

7. and 8. The question o fsurplus distribution has not yet been dealt with.

THE TRAVELLERS LIFE OF CANADA—*Concluded.*

With-Profit Policies.

Deferred Dividend Policies issued prior to January 1, 1911:—No contingent apportionment of profits has yet been made.

Year of issue.	Amount in force.
1910	$ 111,000 00

Deferred Dividend Policies issued subsequent to December 31, 1910. No profits have as yet been credited to these policies.

Year of issue.	Amount in force.
1911	$ 421,500 00
1912	1,449,500 00
Total	$ 1,871,000 00

*THE UNION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President and Manager—
H. POLLMAN EVANS.

Vice-President—
G. E. MILLICHAMP.

Secretary and Actuary—CHAS. P. MUCKLE.

Principal Office—Toronto.

(Incorporated May 15, 1902, by an Act of the Parliament of Canada, 2 Edward VII, cap. 109; amended in 1910 by 9-10 Edward VII., cap. 169. Commenced business in Canada, July 15, 1902.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	1,642,000 00
Amount paid up in cash	742,705 63

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company (less encumbrances): Home Office building, leasehold, Adelaide St., Toronto, real estate on Roncesvalles Ave., and Fermanagh Ave., lot 5, block 5, Paris	$ 190,779 14
Amount secured by way of loans on real estate, by bond or mortgage, first liens	148,680 35
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—	340,000 00

Borrower.	Amount of Loan.	Collateral taken.
Canada Provident Insurance and Investment Co...—	$ 340,000 00	$485,080 Imperial Loan and Investment Co. stock.

Amount of loans made to policyholders on the company's policies assigned as collaterals	50,499 27
Premium obligations on policies in force	10,700 65
Bonds and debentures owned by the company and in deposit with Receiver General, viz.:—	

	Par value.	Book and Market value.
City of Nelson, B.C., 1921, 5 p.c.	$ 3,000 00	$ 3,191 59
North Vancouver, 1939, 4½ p.c.	26,000 00	24,973 00
Town of Port Arthur, 1921, 5 p.c.	6,000 00	6,251 60
Town of Sault Ste. Marie, 1922 and 1931, 4 p.c.	20,000 00	20,000 00
Total on deposit with Receiver General	$ 55,000 00	$ 54,416 19

*The business of this Company has been reinsured in the Metropolitan Life Insurance Company of New York, as at June 27, 1913.

THE UNION LIFE—*Continued.*

ASSETS—*Concluded.*

Bonds and debentures owned and held by the company, viz.:—

	Par value.	Book and Market value.
Electric Development Co., 1931, 5 p.c.	$ 1,000 00	$ 900 00
Stratford Building and Savings Society, 1919, 4½ p.c.	200,000 00	200,000 00
Imperial Loan Company, 6 p.c.	37,000 00	37,000 00
Total owned and held by the company	$ 238,000 00	$ 237,900 00
Grand totals	$ 293,000 00	$ 292,316 19

Carried out at book and market value ..... $ 292,316 19

Stocks owned and held by the company, viz.:—

			Par value.	Book and Market value.
69	shares	Canadian Birkbeck Loan and Savings Co.	$ 6,900 00	$ 6,900 00
12,334	"	Colonial Investment and Loan Co.	123,340 00	98,672 00
314	"	Dominion Permanent Loan Co.	28,860 50	28,860 50
18	"	Peoples' Building and Loan Co.	1,800 00	1,800 00
1,379	"	Reliance Loan and Savings Co.	13,790 00	13,790 00
192	"	Standard Loan Co.	19,200 00	15,165 49
245	"	Sun and Hastings Savings and Loan Co.	24,500 00	24,500 00
4	"	Anglo-American Fire Insurance Co.	400 00	400 00
Total par, book and market values			$ 218,790 50	$ 190,087 99

Carried out at book and market value	190,087 99
Cash at head office	426 02

Cash in Banks, viz.:—

Royal Bank of Canada, Toronto	$ 5,082 67
London City and Midland Bank, London, Eng.	1,740 78
Royal Bank of Canada, Halifax	100 00
Bank of Nova Scotia, Winnipeg	500 00
Bank of Nova Scotia, Toronto	250 00
Bank of Ottawa, Toronto	249 00
Royal Bank of Canada, Montreal	538 47
Merchants Bank of Canada, Hamilton	200 00
Bank of Hochelaga, Montreal	600 00
Royal Bank of Canada, Ottawa	15 00

Total cash in banks	9,275 92
Cash with North American Life Assurance Co. in trust	5,988 87
Cash with Imperial Loan Co	44,500 00
All other ledger assets	54,208 72
Total ledger assets	$ 1,337,463 12

OTHER ASSETS.

Interest due, $22,686.41; accrued, $955.26	$ 23,641 67
Office furniture and fixtures	15,000 00

THE UNION LIFE—*Continued.*

OTHER ASSETS—*Concluded.*

	New.	Renewals.	
Gross premiums due and uncollected on policies in force	$ 3,276 50	$ 7,184 60	
Deduct commission payable thereon	1,474 43	718 46	
Net premiums due and uncollected	$ 1,802 07	$ 6,466 14	
Net deferred premiums on policies in force (taken at 55 p.c. new, and 90 p.c. on renewals) gross	4,204 74	17,529 66	
Net outstanding and deferred premiums			$ 30,002 61
Total assets			$ 1,406,107 40
Deduct bad or doubtful assets			711,721 86
Total assets, less deduction			$ 694,385 54

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies, reversionary additions, premium reductions and annuities in force	$ 1,303,365 00	
Deduct value of policies reinsured	12,161 00	
Total	$ 1,291,204 00	
Deduct statutory allowance	23,620 00	
*Net reinsurance reserve, less reduction		$ 1,267,584 00
Claims for death losses, unadjusted	$ 18,067 00	
Claims for death losses, resisted not in suit	1,133 00	
Total unsettled claims		19,200 00
Surrender values claimable on policies cancelled		520 94
Dividends to policyholders, due and unpaid		3,308 52
Due on account of general expenses		3,000 00
Due on account of loans and sundry accounts		20,202 66
Payments in advance: premiums, $406.80; interest, $636.70		1,043 50
Taxes due and accrued		5,000 00
Total liabilities		$ 1,319,859 62
Excess of liabilities over assets		$ 625,474 08
Capital stock paid up		742,705 63

INCOME.

Cash received for first year's premiums (ordinary)	$30,430 56		
Less premiums paid for reinsurance (ordinary)	250 80		
Total net income for first year's premiums (ordinary)		$ 30,179 76	
Cash received for renewal premiums	$ 92,661 71		
Less premiums paid for reinsurance	3,303 10		
Total net income for renewal premiums (ordinary)		89,358 61	
Total net income for premiums (industrial)		596,587 99	
Total net premium income			$ 716,126 36

*Reserve based on Hm Table of Mortality, with interest at 3½ per cent for ordinary business, and for industrial business, it was supplemented by English Male Life Table No. 4 for ages under 10.

THE UNION LIFE—*Continued.*

INCOME—*Concluded.*

Received for interest on investments	$	43,537 93
Premium on capital stock		3,786 24
Received for rents		5,337 96
Total	$	768,788 49
Received for increased capital		1,472 68
Total income	$	770,261 17

EXPENDITURE.

Cash paid for death claims: ordinary, $12,822.50; industrial, $105,605.13	$	118,427 63
Cash paid for matured endowments		53 50
Cash paid for surrendered policies		12,941 31
Total paid to policyholders	$	131,422 44
Taxes, licenses, fees or fines		6,247 13
Head office salaries, $75,189.96; travelling expenses, $932.15; directors' fees, $4,998; auditors' fees, $700; all other, $913.45		82,733 56
Commission, first year, $12,970.28; do., renewals, $3,548.82; agency salaries, $402,462.31; commissions advanced to agents, $61,481.01; agency travelling expenses, $12,848.67		493,311 09
All other expenditure, viz.:—Advertising, $3,404.73; exchange, $4,580.08; legal expenses, $3,701.73; medical fees, $37,014.95; office furniture, &c., $6,190.47; telegrams, telephones, postage and express, $3,898.33; printing and stationery, $18,117.37; rent, fuel and light, $15,235.14; fire insurance, $197.59; brokerage, $5,704.50		98,044 89
Total expenditure	$	811,759 11

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$	1,346,252 45
Amount of cash income as above		770,261 17
Appreciation in ledger assets		12,505 95
Total	$	2,129,019 57
Amount of expenditure as above		811,759 11
Balance, net ledger assets, at December 31, 1912, ($1,337,463.12; less $20,202.66 liabilities)	$	1,317,260 46

(The average rate of interest earned during 1912 upon these invested assets was 4·73 per cent.)

THE UNION LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies taken during the year and paid for in cash (ordinary 1,104, industrial, 108,747)	109,851	
Amount of said policies (ordinary, $445,537; industrial, $21,590,944.20)		$22,036,481 20
Amount of said policies reinsured in other licensed companies in Canada		16,000 00
Number of policies become claims during the year	1,523	
Amount of said claims (net)		131,871 23
Number of policies in force at date	154,258	
Amount of said policies	$26,129,193 38	
Amount of said policies reinsured in other licensed companies in Canada	132,500 00	
Net amount in force		$25,996,693 38

EXHIBIT OF POLICIES.

Ordinary Policies.

	No.	Amount.	No.	Amount.
Policies in force at beginning of the year:—				
Whole life	1,413	$ 1,244,493		
Endowment	2,975	1,753,428		
All other	20	26,230		
			4,408	$ 3,024,151 00
New policies issued:—				
Whole life	440	$ 439,260		
Endowment	1,246	640,384		
			1,686	1,079,644 00
Old policies revived			109	67,817 00
Old, changed and increased				500 00
Total			6,203	$ 4,172,112 00
Deduct terminated			1,599	957,320 60
Policies in force at end of year:—				
Whole life	1,449	$1,366,145 00		
Endowment	3,137	1,826,166 40		
All other	18	22,480 00		
			4,604	$ 3,214,791 40

DETAILS OF ORDINARY POLICIES TERMINATED.

By death	27	$ 19,126 00
By maturity	1	3,000 00
By expiry	2	3,000 00
By surrender	37	30,304 00
By lapse	1,061	354,965 60
By change and decrease		3,120 00
By not being taken	471	543,805 00
Total terminated	1,599	$ 957,320 60

THE UNION LIFE—*Continued.*

DETAILS OF ORDINARY POLICIES REINSURED.

	No.	Amount.
Whole life	43	$ 123,000 00
Endowment	3	7,500 00
All other	1	2,000 00
Total	47	$ 132,500 00

Industrial Policies.

	No.	Amount.	No.	Amount.
Policies in force at the beginning of the year:—				
Whole life	72,391	$ 9,573,065 73		
Endowment	18,696	1,809,358 79		
All other	60,538	10,710,383 00		
			151,625	$22,092,807 52
New policies issued:—				
Whole life	34,978	$ 5,722,819 60		
Endowment	1,072	321,600 00		
All other	72,697	15,546,524 60		
			108,747	21,590,944 20
Old policies revived			8,730	1,331,931 30
Total			269,102	$45,015,683 02
Deduct terminated			119,448	22,101,281 04
Policies in force at end of year:—				
Whole life	71,761	$ 9,603,016,43		
Endowment	17,578	1,888,442 75		
All other	60,315	11,422,942 80		
			149,654	$22,914,401 98

DETAILS OF INDUSTRIAL POLICIES TERMINATED.

By death	1,495	$ 112,701 73
By maturity	1	53 50
By expiry	7	898 00
By surrender	186	34,780 00
By lapse	117,759	21,952,847 81
Total terminated	119,448	$22,101,281 04

INDUSTRIAL POLICIES.

Statement of number of policies and amount in force on December 31, 1912, as per ages grouped as under:—

	Life.		Endowment.		Term.	
	No.	Amount	No.	Amount.	No.	Amount.
Ages 5 years and under	24,474	$ 3,761,165 25	7,663	$ 535,012	14,373	$ 2,902,830 00
Ages 6 to 10 inclusive	12,500	1,632,140 25	1,380	113,851	10,726	1,747,382 40

Number and amount of claims paid during 1912, as per ages grouped as under:—

	Life.		Endowment.		Other.	
	No.	Amount.	No.	Amount.	No.	Amount.
Ages 5 years and under	344	$ 7,547 27	95	$ 1,932 70	192	$ 4,945 55
Ages 6 to 10 inclusive	44	4,364 55	5	216 25	38	3,426 93

THE UNION LIFE—*Concluded.*

STATEMENT OF ACTUARIAL LIABILITIES.

Without-Profit—	No.	Amount.	Reserve.
Life	73,210	$ 10,969,161	$ 587,629
Endowment	20,715	3,714,609	697,230
Term, &c.	60,333	11,445,423	18,506
Totals	154,258	$ 26,129,193	$ 1,303,365
Less reinsured		132,500	12,161
Net	154,258	$ 25,996,693	$ 1,291,204

Miscellaneous Statement.

1 and 2. Policies were valued in groups according to age next birthday at issue, and duration. On some industrial plans valuation was made in quinquennial groups There are no annuities.

3. (*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.

(*b*) In the Industrial Branch, policies issued at premiums corresponding to ages higher than the true ages were valued at rated-up age. No such policies were issued in the Ordinary Branch.

(*c*) Policies providing for payment at death during certain periods of an amount less than the full amount of insurance were valued for the full amount.

(*d*) No extra reserve was assumed for policies issued at a fixed extra premium.

(*e*) In the valuation of policies providing for disability benefits no extra reserve was made.

4. See 3 (*a*).

5. No additional reserve was held under limited and single premium policies on account of prepaid or limited loadings.

6. The average rate of interest earned on the invested assets was 4·73 per cent.

7 and 8. The company issues non-participating policies only.

UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—FRED. E. RICHARDS. | Secretary—J. FRANK LANG.

Principal Office—Portland, Maine.

Attorney and Chief Agent in Canada—HENRI E. MORIN. | Head Office in Canada—Montreal.

(Incorporated, July 19, 1847; license issued in Canada, October 12, 1868.)

No Capital Stock.

ASSETS IN CANADA.

Loans to Canadian policyholders on the company's policies assigned as collaterals	$	190,964 71
Premium obligations on Canadian policies in force		10,772 99

Bonds deposited with Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario annuities, 1913-1932	$ 240,347 02	$ 244,274 58
Province of Ontario debentures, 1921-1939, 4 p.c.	60,000 00	60,600 00
Town of Notre Dame de Grace debentures, 1948, 4½ p.c.	25,000 00	26,000 00
Montreal Harbour 4 p.c. bonds, 1917-1918-1921	35,000 00	34,431 25
Province of New Brunswick, 4 p.c. bonds, 1930 and 1931	60,000 00	58,800 00
Province of Manitoba, 4 p.c. bonds, 1930-1947	145,632 00	142,567 78
Town of Cote St. Antoine, 4 p.c. bonds, 1934	45,000 00	42,300 00
City of Vancouver Local Improvement, 4 p.c. bonds, 1938	31,300 00	29,422 00
City of St. Henri 4 p.c. bonds, 1949	76,000 00	72,200 00
City of St. John, N.B., 4 p.c. bonds, 1937	100,000 00	94,500 00
Canadian Northern Ry., 4 p.c. bonds, 1930	220,460 00	216,050 80
Montreal R. C. School, 4 p.c. bonds, 1945	50,000 00	47,000 00
City of Fort William, 1926, 4½ p.c.	19,953 33	19,055 43
City of Fredericton, 1926-1946, 4 p.c.	25,000 00	23,055 00
St. Gregoire le Thaumaturge, 1950, 4½ p.c.	75,000 00	71,250 00
City of Montreal, 1937, 4 p.c.	30,000 00	28,650 00
City of Toronto, 1920, 4 p.c.	75,433 33	72,793 16
City of Toronto, 3½ p.c. debentures, 1913-1945	54,733 33	52,598 33
Town of Maisonneuve, 4½ p.c. debentures, 1941-1946	30,000 00	29,700 00
City of Winnipeg, 4 p.c. debentures, 1936	40,393 33	37,969 73
County Carleton, N.B., Court House debentures, 1920, 1922-1928, 4 p.c.	11,000 00	10,365 00
Town of Hochelaga, 4½ p.c. debentures, 1950	25,000 00	24,000 00
Montreal (St. Paul Ward), 4½ p.c., 1950	15,000 00	15,675 00
Province of New Brunswick, 3½ p.c. debentures, 1933	20,500 00	18,655 00
City of Vernon, C.B., 5 p.c. debentures, 1934	15,000 00	15,000 00
Town of Campbellton Bonds, 1951, 4 p.c.	20,000 00	19,100 00
Montreal Commercial High School, 1941, 4 p.c.	25,000 00	24,000 00
City Sherbrooke R. C., School, 1942, 5 p.c.	25,000 00	25,875 00
Total par and market values	$ 1,595,752 34	$ 1,555,888 06

Carried out at market value		1,555,888 06

Stocks owned.	Par value.	Market value.
200 shares Hereford Ry. Co., guaranteed by the Maine Central R. R. Co.	$ 20,000 00	$ 17,000 00

Carried out at market value		17,000 00

UNION MUTUAL LIFE—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 291 06	
Canadian Bank of Commerce, Montreal	8,663 97	
Royal Bank of Canada, Toronto	5,298 29	
Bank of Montreal, Winnipeg	877 56	
Bank of British North America, St. John, N.B.	487 01	
Molsons Bank, Vancouver	911 85	
Quebec Bank, Quebec, P.Q.	383 99	
Molsons Bank, Fraserville, P.Q.	658 17	
Total cash in banks		$ 17,571 90
Interest due; $597.64; accrued, $15,305.89		15,903 53
Gross premiums due and uncollected on Canadian policies in force	$ 33,042 25	
Deduct loading thereon	7,071 04	
Net premiums due and uncollected	$ 25,971 21	
Net deferred premiums on policies in force (taken at 78.6 per cent of gross)	8,595 15	
Net outstanding and deferred premiums		34,566 36
Total assets in Canada		$ 1,842,667 55

LIABILITIES IN CANADA.

Amount computed to cover the net reserve on all outstanding policies, reversionary additions, premium reductions and annuities in force in Canada	$ 1,754,795 00	
*Net reinsurance reserve		$ 1,754,795 00
Present value of amounts not yet due on matured instalment policies		924 00
Claims for death losses, adjusted and unpaid (of which $181.86 accrued prior to 1912)	$ 15,097 62	
Claims for matured and discounted endowments, due and unpaid (of which $26.76 accrued prior to 1912)	86 56	
Total claims for death losses and matured and discounted endowments		15,184 18
Dividends or bonuses to Canadian policyholders, due and unpaid		411 99
Taxes due and accrued		4,200 00
**Total liabilities in Canada		$ 1,175,515 17

INCOME IN CANADA.

Cash received for first year premiums	$ 21,429 44	
Cash received for renewal premiums	$ 235,026 46	
Renewal premiums paid by dividends	6,913 53	
Total income from renewal premiums	241,939 99	
Single premiums paid by dividends	4,592 93	
Total net premium income		$ 267,962 36
Interest on investments		61,559 10
All other income (interest on premium notes, policy loans, &c.)		8,537 63
Total income in Canada		$ 338,059 09

*Based on the Actuaries' Table of Mortality with interest at 4 per cent on all policies issued prior to January 1, 1900, and OM (5) 3½ per cent on policies issued on or after the said date. The same for annuities.

**Of these liabilities, $147,620.86 apply to policies issued in Canada prior to March 31, 1878.

UNION MUTUAL LIFE—*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death losses (including $415.52 reversionary bonuses) (of which $9,488.52 accrued previous to 1912)	$ 103,414 12	
Payments on matured instalment policies	338 68	
Total net amount paid for death claims		$ 108,752 80
Cash paid for matured and discounted endowments		21,750 46
Total amount paid for death claims and matured and discounted endowments		$ 130,503 26
Cash paid for surrendered policies		25,464 73
Cash dividends paid to Canadian policyholders		2,531 43
Cash dividends applied in payment of premiums		11,506 46
Total paid to policyholders		$ 170,005 88
Taxes, licenses, fees or fines		4,571 74
Commissions, $25,434.75; agency salaries and travelling expenses, $7,802.13		33,236 88
Miscellaneous payments, viz.:—Rent, fuel and light, $1,747.42; advertising, $225; exchange, $142.29; medical fees, $1,229; sundry expenses, $81.64; office furniture, &c., $33.50; legal expenses, $26.75; printing and stationery, $8.75		3,494 35
Total expenditure in Canada		$ 211,308 85

MISCELLANEOUS IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	288	
Amount of said policies		$ 703,500 00
Number of policies become claims during the year (including matured and discounted endowments)	76	
Amount of said claims		133,651 62
Number of policies in force at December 31, 1912	4,691	
Amount of said policies	$ 7,854,470 00	
Bonus additions thereto	58,505 13	
Total net amount in force at December 31, 1912		7,912,975 13
Number of Canadian life annuities in force Dec. 31, 1912	4	
Amount of annual payments thereunder		125 65

EXHIBIT OF ANNUITIES (CANADIAN BUSINESS.)

	Life Annuities Proper.		*Life Annuities arising out of Life Assurance contracts.*	
	No.	Annual Payment.	No.	Annual Payments
In force at December 31, 1912	1	$ 63 96	3	$ 61 69

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UNION MUTUAL LIFE—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

Policies in force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life	3,389	$ 5,319,897 00		
Endowment	927	1,373,598 00		
Term and all other	350	840,591 92		
Bonus additions		53,790 76		
			4,666	$7,587,787 68

New policies issued:—

Whole life	248	$ 524,720 00		
Endowment	30	54,500 00		
Term and all other	37	205,500 00		
Bonus additions		8,453 93		
			315	794,173 93
Old policies revived (including bonus additions, $313.88)			10	14,813 88
Old, changed and increased			126	175,426 33
Total			5,117	$ 8,572,201 82
Deduct terminated			426	659,226 69

In force at end of year:—

Whole life	3,469	$ 5,594,372 00		
Endowment	897	1,350,741 00		
Term and all other	325	909,357 00		
Bonus additions		58,505 13		
			4,691	$ 7,912,975 13

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

Terminated by death (including bonuses $2,226.36)	53	$ 111,841 36
" maturity (including bonuses, $171.97)	23	21,810 26
" expiry	78	97,019 51
" surrender (including bonuses, $1,607.71)	56	96,939 71
" lapse (including bonuses, $47.40)	76	120,547 40
" change and decrease	126	198,270 45
Policies not taken	14	12,798 00
Total	426	$ 659,226 69

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878, AND BONUS ADDITIONS THEREON.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $10,479.69)	164	$ 268,622 69
Policies revived or increased during the year (bonus additions, $549.83)		549 83
Policies terminated during the year (including bonus additions, $812.57)	18	42,037 57
Policies in force at date of statement (including bonus additions, $10,216.95)	146	227,134 95

UNION MUTUAL LIFE—*Continued.*

STATEMENT OF ACTUARIAL LIABILITIES (CANADIAN BUSINESS).

With-Profit Policies.	No.	Amount.	Reserve.
Life	3,469	$ 5,594,372	$ 1,135,080
Endowment	897	1,350,741	548,433
Term, &c.	325	909,357	35,772
Bonus additions		58,505	33,868
Totals	4,691	$ 7,912,975	$ 1,753,153

LIFE ANNUITIES (CANADIAN).

	No.	Yearly Amount. Payable.	Reserve.
Arising out of Life Assurance contracts	3	$ 61 69	$ 739
Life Annuities Proper	1	63 96	903
Totals	4	$ 125 65	$ 1,642

MISCELLANEOUS STATEMENT.

1. Assurances and annuities were valued individually.

2. The valuation age for assurances was taken as nearest age according to application for assurance; for annuities, age at last birthday.

3. (*a*) In the valuation of policies issued at premiums corresponding to ages higher than the true ages (if ages are under 21 years) they are stated as 21 years.

(*b*) No policies have been issued with liens attached.

(*c*) No policies have been issued at a fixed extra premium, whether payable in one sum or annually.

(*d*) No policies have been issued providing for disability benefits.

4. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5. There are no shareholders.

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Annual Dividends.

The company provides that there shall be apportioned from the surplus of the company and distributed to each annual dividend policy issued prior to January 1, 1901, which was in force December 31, 1911, and then entitled to participate in an apportionment of surplus, a dividend equal to the aggregate of ten per centum of the loading plus sixteen and two-thirds per centum of the tabular mortality for the year and six and one-fourth per centum of the tabular interest on the initial reserve on such policy, and upon all other annual dividend policies the same percentage of the loading and tabular mortality plus thirty-three and one-third per centum of the tabular interest on the initial reserve instead of six and one-fourth per centum: provided, however, that said dividend shall be paid on premium-paying policies, except such as were issued subsequently to January 1, 1909, upon which three or more years' premiums have been paid, only on condition that the anniversary premium accruing after said 31st day of December shall be paid.

UNION MUTUAL LIFE—*Continued.*

Miscellaneous Statement—*Concluded.*

Deferred Dividends.

No dividend was declared, provisionally ascertained, calculated or apportioned upon the deferred dividend policies of this company, as provided by the terms of the policy contracts, except on the classes ending their periods during 1912. Upon these classes dividends have been calculated for the insurance in force each year as upon Annual Dividend policies, with accumulated interest, and apportioned to those completing the period.

With Profit Policies (Canadian Business).

As to Deferred Dividend policies issued prior to Jan. 1, 1911, no contingent apportionment of surplus has been made.

Year of Issue.	Amount in Force.
1893	$ 96,207
1894	140,220
1895	198,131
1896	129,591
1897	200,060
1898	268,500
1899	406,405
1900	431,250
1901	318,250
1902	338,000
1903	347,010
1904	321,010
1905	245,604
1906	
1907	5,000
Total	$ 3,445,238

General Business Statement for the Year ending December 31, 1912.

INCOME.

Total premium income		$ 2,279,170 99
Consideration for supplementary contracts not involving life contingencies		5,064 00
Dividends left with the company to accumulate at interest		2,239 34
Interest, dividends and discount on claims paid in advance		764,649 81
Cash received for rents		47,303 19
Profit on sale or maturity of ledger assets		21,829 03
Borrowed money, $100,000; profit and loss, miscellaneous, $9,220.81		109,220 81
Agents' balances		75 00
Total income		$ 3,229,552 17

DISBURSEMENTS.

Total amount paid for losses, matured and discounted endowments	$	969,040 57
Cash paid to annuitants		2,429 44

UNION MUTUAL LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Continued.*

DISBURSEMENTS—*Concluded.*

Premium notes, loans or liens voided by lapse (less $1,878.50 restored)	$	9,121 22
Loans to policyholders on this company's policies as collateral, voided by lapse (less $12,199.53 restored)		109,757 75
Surrender values paid in cash		433,522 01
" applied in payment of renewal premiums		4,729 96
" applied to purchase paid-up additions and annuities		18,358 27
Cash dividends paid to policyholders		151,919 57
Dividends applied to pay renewal premiums		72,787 18
Dividends applied to purchase paid-up additions and annuities		42,209 82
Dividends left with the company to accumulate at interest		2,239 34
Expense of investigation and settlement of policy claims, including $414.75 for legal expense		721 92
Paid for claims on supplementary contracts not involving life contingencies		11,373 81
Dividends and interest thereon held on deposit, surrendered during the year		319 78
Commission to agents		204,128 97
Salaries and allowances for agencies, including managers, agents and clerks		43,830 56
Agency supervision, travelling and all other agency expenses		20,136 50
Compensation of managers and agents not paid by commission for services in obtaining new insurance		609 27
Medical examiners' fees		13,144 00
Salaries and all other compensation of officers, directors, trustees and home office employees		98,798 51
Taxes on real estate		11,392 53
State taxes on premiums, Insurance department licenses and fees		46,175 20
All other licenses, fees and taxes		4,483 80
Rent		26,163 46
Gross loss on sale or maturity of ledger assets		11,201 27
All other expenses		148,890 06
Total disbursements	$	2,457,484 77

LEDGER ASSETS.

Book value of real estate	$	958,653 68
Mortgage loans on real estate (first liens)		1,542,885 08
Loans secured by pledge of bonds, stocks or other collateral		804,215 00
Cash loans on company's policies assigned as collateral		2,093,405 44
Premium notes taken in settlement of renewal premiums on policies in force		102,210 10
Book value of bonds and stocks owned		12,571,687 92
Cash on hand, in banks and trust companies		187,007 29
Agents' balances (net)		1,416 72
Bills receivable		102 00
Total ledger assets	$	18,261,583 23

UNION MUTUAL LIFE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$	231,531 98
Rents due and accrued		3,598 57
Net amount of uncollected and deferred premiums		263,209 00
Gross assets		$18,759,922 78
Deduct assets not admitted		305,757 31
Total admitted assets		$18,454,165 47

LIABILITIES.

*Net reinsurance reserve	$16,566,767 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	56,226 00
Total policy claims	166,073 50
Dividends left with company to accumulate at interest	5,055 64
Premiums paid in advance	918 94
Commissions to agents due or accrued	1,300 00
Unearned interest and rent paid in advance	10,259 77
Commission to agents, due on premium notes when paid	3,650 00
Salaries, rents, office expenses, bills and accounts due or accrued	5,000 00
Medical examiners' fees due or accrued	5,000 00
State, county and municipal taxes due or accrued (estimated)	45,000 00
Dividends due policyholders	12,872 85
Cost of collection, uncollected and deferred premiums in excess of loading thereon	3,700 00
Unassigned funds (surplus)	1,572,341 77
Total liabilities	$18,454,165 47

EXHIBIT OF POLICIES.

Number of new policies taking effect during the year	3,458	
Amount of said policies		$ 6,206,751 00
Number of policies terminated	3,184	
Amount of said policies		4,970,083 00
Number of policies in force	43,626	
Amount of said policies		63,491,853 00

*Computed according to the Actuaries' Table of Mortality, with interest at 4 per cent for business prior to January, 1, 1901; and according to the American Experience Table with interest at 3 per cent for business issued on and after January 1, 1901. The same for annuities.

UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

JOHN P. MUNN, M.D., President.

Secretary—A. WHEELWRIGHT.
Attorney and Chief Agent in Canada—LEWIS A. STEWART.

Principal Office—
277 Broadway, New York City.
Head Office in Canada—Toronto, Ont.

(Incorporated, Feb., 1850. License issued in Canada, August 8, 1873.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 264,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policyholders on the company's policies assigned as collaterals		$ 49,071 39
Premium obligations on Canadian policies in force		5,225 40
Stocks and bonds in deposit with the Receiver General:—		

	Par value.	Market value.
Province of New Brunswick bonds, 1922, 4 p.c.	$ 20,000 00	$ 20,000 00
Province of New Brunswick bonds, 1938, 3 p.c.	26,280 00	21,812 40
City of Quebec bonds, 1926, 4 p.c.	25,000 00	24,250 00
City of Winnipeg Water Works bonds, 1941, 3½ p.c.	40,000 00	35,200 00
City of Ottawa bonds, 1928, 3½ p.c.	30,000 00	27,600 00
City of Montreal bonds, 1939, 3½ p.c.	46,000 00	39,560 00
City of Montreal, 1948, 4½ p.c.	20,000 00	21,000 00
Province of Quebec inscribed stock, 1937, 3 p.c.	16,060 00	13,329 80
Canadian Northern R. R. 1st mortgage debenture bonds, 1939, 4 p.c.	51,000 00	48,960 00
Town of St. Louis, Que. bonds, 1929, 4½ p.c.	10,000 00	10,300 00
City of Winnipeg local improvement, 1920, 4 p.c.	10,000 00	9,800 00
City of Toronto debentures, 1944, 3¼ p.c.	9,733 33	8,273 33
Total par and market values	$ 304,073 33	$ 280,085 53

Carried out at market value	280,085 53
Interest accrued	3,499 50
Net outstanding and deferred premiums	4,895 18
Total assets in Canada	$ 342,777 00

UNITED STATES LIFE—*Continued.*

LIABILITIES IN CANADA.

Amount computed upon the statutory basis to cover the net present value of all Canadian policies, reversionary additions, premium reductions and annuities in force. (Computed by the Department)	$	340,541 00
Claims for death losses, adjusted but unpaid		6,500 00
Surrender values claimable on policies cancelled		56 14
Dividends or bonuses to Canadian policyholders, due and unpaid		445 50
Dividends apportioned but not yet payable		313 00
Interest paid in advance		1,424 35
Taxes due and accrued		174 33
Total liabilities in Canada	$	349,454 32

(Surplus contingently apportioned to deferred dividend policies issued prior to Jan. 1, 1911, $3,305.88.)

INCOME IN CANADA.

Cash received for first year premiums		$ 1,944 42	
Cash received for renewal premiums	$ 40,151 78		
Renewal premiums paid by dividends	699 35		
Total income from renewal premiums		40,851 13	
Cash received for single premiums		317 27	
Total net premium income			$ 43,112 82
Amount received for interest on investments			11,260 86
Interest on policy loans			2,429 17
Total income in Canada			$ 56,802 85

EXPENDITURE IN CANADA.

Net amount paid for death claims (of which $3,000 accrued in previous years)	$	18,400 00
Net amount paid for matured endowments (of which $6,000 accrued in previous years)		7,116 00
Cash paid to annuitants		29 00
Cash paid for surrendered policies		9,306 83
Cash dividends paid Canadian policyholders		1,681 65
Cash dividends applied in payment of premiums		699 35
Total net amount paid to policyholders	$	37,232 83
Cash paid for licenses, taxes, fees or fines		484 25
Commissions, first year, $643.78; do., renewals, $2,694.84; clerk hire, $300		3,638 62
All other expenditure, viz.:—Express, telegrams and telephones, $46.50; medical fees, $90.00; Canadian Association, $25; rent, fuel and light, $450.00; books and periodicals, $7.50; postage, $148.05		767 05
Total expenditure in Canada	$	42,122 75

UNITED STATES LIFE—*Continued.*

MISCELLANEOUS, IN CANADA.

Number of new policies reported during the year as taken and paid for in cash	15	
Amount of said policies		$ 61,000 00
Number of policies become claims (including matured endowments) during the year	10	
Amount of said claims		22,900 00
Number of policies in force at date	676	
Amount of said policies	$ 1,387,369 00	
Bonus additions thereto	2,535 00	
Total net amount in force at date		1,389,904 00
Number of life annuities (arising out of Life Assurance contracts) in force	2	
Amount of annual payments thereunder		29 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	387	$ 655,245		
Endowment	164	276,986		
Term and all other	147	459,832		
Bonus additions		2,575		
			698	$ 1,394,638 00
New policies issued:—				
Whole life	9	$ 58,500		
Endowment	4	7,000		
Term and all other	17	43,000		
			30	108,500 00
Old policies revived			4	8,000 00
Old, increased and transferred			19	37,458 00
Total			751	$ 1,548,596 00
Deduct terminated			75	158,663 00
In force at end of year:—				
Whole life	368	$ 688,053		
Endowment	155	257,201		
Term and all other	153	442,144		
Bonus additions		2,535		
			676	$ 1,389,933 00

DETAILS OF TERMINATIONS.

Terminated by death	9	$ 21,900 00
" maturity	1	1,000 00
" expiry	13	24,073 00
" surrender	16	27,250 00
" lapse (including $40 bonus additions)	24	58,040 00
Change and decrease	12	26,400 00
Total	75	$ 158,663 00

UNITED STATES LIFE—*Continued.*

*STATEMENT OF ACTUARIAL LIABILITIES (CANADIAN BUSINESS).

	No.	Amount.	Reserve.
With-Profit.			
Life	283	$ 455,295	$ 141,204
Endowments	125	217,635	136,057
Term, &c	71	224,000	9,274
Bonus additions		2,535	1,827
Totals	479	$ 899,465	$ 288,362
Without-Profit.			
Life	85	$ 232,758	$ 33,437
Endowments	30	39,566	7,166
Term, &c	80	218,115	9,182
Totals	195	$ 490,439	$ 49,785
Grand totals	674	$ 1,389,904	$ 338,147

LIFE ANNUITIES (CANADIAN).

	No.	Yearly Amount Payable.	Reserve.
Arising out of Life Assurance contracts	2	$ 29	$ 305

Miscellaneous Statement.

1. Assurances and annuities were valued individually.

2. The valuation age of assurances was taken as age at birthday nearest date of issue; that of annuities being age at birthday preceding date of issue.

3. (*a*) No policies have been issued at premiums corresponding to ages higher than the true ages.

(*b*) No policies have been issued providing for payments at death during certain periods of an amount less than the full amount of insurance.

(*c*) No policies have been issued at a fixed extra premium, whether payable in one sum or annually.

(*d*) No policies have been issued providing for disability benefits.

4. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.

5. DIVISION OF SURPLUS BETWEEN POLICYHOLDERS AND SHAREHOLDERS.

Shareholders may receive interest not to exceed 7 per cent per annum subject to the payment of interest on guarantee capital, and to a proper contingency fund; all the surplus now held by the company will be distributed in dividends to policyholders.

6. DISTRIBUTION OF PROFITS TO POLICYHOLDERS.

Annual Dividends.

The method is on a two factor dividend basis, consisting of 25 per cent of the loading, and one-half per cent of the reserve value on policies valued on the 4% table, and one per cent of the reserve value on policies valued on the 3½% table; sixty per cent being taken as the dividend.

* The above valuation was made by the company on the basis of Actuaries, 4 per cent for business prior to Jan. 1, 1901, and American Experience 3½ per cent on and after that date.

UNITED STATES LIFE—*Continued.*

MISCELLANEOUS STATEMENT—*Concluded.*

Deferred Dividends.

Interest at 4½ per cent and the share of policies cancelled are added to the annual unit, (which for each year is the same as the annual dividend basis on the corresponding plan), and 60 per cent of the basis thus derived is taken as the dividend.

WITH-PROFIT POLICIES (CANADIAN BUSINESS).

Deferred Dividend policies issued prior to January 1, 1911, and amount of profits contingently apportioned thereto:

Year of issue.	Amount in force.	Profits contingently apportioned.
1893	$ 46,000	$ 343 30
1894	22,686	133 55
1895	11,000	76 46
1896	19,100	98 37
1897	55,200	263 89
1898	60,263	303 61
1899	55,838	263 62
1900	43,843	193 57
1901	120,000	482 29
1902	174,500	552 26
1903	113,000	341 03
1904	63,000	189 28
1905	19,000	38 41
1906	20,000	26 24
Totals	$ 823,430	$ 3,305 88

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income	$	818,816 01
Consideration for supplementary contracts not involving life contingencies		23,862 00
Received for interest and dividends		400,595 29
Received for rent		23,916 00
Gross profit on sale or maturity of bonds		465 44
Gross increase, by adjustment, in book value of bonds		1,554 87
Other income		1 58
Total income	$	1,269,211 19

DISBURSEMENTS.

Net amount paid for losses and matured endowments	$	700,170 63
Cash paid to annuitants		16,624 90
Premiums notes and liens voided by lapse (less $4,115.66 restorations)		35,342 50
Cash dividends paid policyholders		66,761 82
Dividends applied by policyholders to pay renewal premiums		6,564 91
Dividends applied by policyholders to purchase paid-up additions and annuities		3,483 29

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UNITED STATES LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Continued.*

DISBURSEMENTS—*Concluded.*

Surrender values paid in cash	$	349,609 26
Surrender values applied to pay new premiums		81 83
Surrender values applied to purchase paid-up insurance and annuities		27,521 59
Paid for claims on supplementary contracts not involving life contingencies		5,413 33
Expenses of investigation and settlement of policy claims		3,730 90
Cash paid stockholders for interest		18,480 00
Cash paid for salaries and allowances for agencies, including managers, agents and clerks		14,127 20
Cash paid for commissions to agents		51,880 70
Agency supervision and travelling expenses of supervisors		24,385 74
Medical examiners' fees and inspection of risks		4,838 83
Salaries and all other compensation of officers, directors, trustees and home office employees		76,785 33
State taxes on premiums, Insurance department licenses and fees		10,741 24
Taxes on real estate		5,474 80
All other licenses, fees and taxes		1,101 05
Rent		23,765 67
Gross decrease, by adjustment, in book value of bonds		1,404 55
All other disbursements		47,752 85
Total disbursements	$	1,496,042 92

LEDGER ASSETS.

Book value of real estate	$	277,668 15
Mortgage loans on real estate (first liens)		3,143,010 00
Loans made in cash to policyholders on the company's policies assigned as collaterals		1,332,077 45
Premium notes on policies in force		55,826 00
Book value of bonds and stocks owned		3,094,098 70
Cash on hand, in trust companies and in banks		155,302 50
Agents' balances		1,506 41
Total ledger assets	$	8,059 489 21

NON-LEDGER ASSETS.

Interest due and accrued		89,169 13
Rents due		90 00
Market value of real estate over book value		4,831 85
Net amount of uncollected and deferred premiums		53,164 48
Gross assets	$	8,206,744 67
Deduct assets not admitted		25,908 15
Total admitted assets	$	8,180,836 52

UNITED STATES LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1912 —*Concluded.*

LIABILITIES.

*Net reinsurance reserve	$ 7,454,677	00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company and printed on policies	84,072	00
Liabilities on policies cancelled upon which a surrender value may be demanded	3,640	03
Commission due to agents on premium notes when paid	9,532	20
Commissions to agents due or accrued	1,138	33
Total policy claims	72,222	18
Unpaid dividends or other profits due policyholders	5,547	35
Premiums paid in advance, including surrender values so applied	791	63
Salaries, rents, office expenses, bills and accounts, medical and legal fees due or accrued	4,093	50
Unearned interest and rent paid in advance	28,631	98
Taxes due or accrued (estimated)	9,000	00
Dividends declared on or apportioned to annual and deferred dividend policies payable during 1913	6,904	51
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies	62,272	00
Capital stock paid up	264,000	00
Interest due on capital stock	9,240	00
Unassigned funds (surplus)	165,073	81
Total liabilities	$ 8,180,836	52

EXHIBIT OF POLICIES.

Number of new policies issued during the year	937	
Amount of said policies	$ 1,628,181	00
Number of policies terminated during the year	1,308	
Amount of said policies	2,820,229	00
Number of policies in force at date	15,052	
Amount of said policies	26,968,456	00

*Computed according to the Actuaries' Table of Mortality with 4 per cent interest on policies issued prior to January 1, 1901, and according to the American Experience Table of Mortality, with 3½ per cent interest on policies issued on and after that date on preliminary term basis on Whole Life and Endowment policies issued from June 1, 1905, to December 31, 1906. Annuities issued prior to January 1, 1901, are valued on Actuaries' 4 per cent and American Experience 3½ per cent from Jan. 1, 1901, to Dec. 31, 1906. Those issued since that date are valued on McClintock's Table of Mortality with interest at 3½ per cent.

THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EWAN RAMSAY. | Secretary—WILLIAM WILLIAMS.

Head Office, Toronto.

(Originally incorporated under chapter 167 of the Revised Statutes of Ontario, 1877, subsequently incorporated June 13, 1898, by an Act of Parliament of the Dominion of Canada, 61 Vic., cap. 91; amended in 1901, by 1 Edward VII., cap. 101; in 1908 by 7-8 Edward VII., cap. 108 and in 1912, by 2 Geo. V., cap 93. See also Ontario Statutes, 1901, Edward VII., cap. 106. Commenced business on 'Fund B,' October 1, 1898. Dominion license issued February 12, 1900.)

(*For List of Members of Executive Council, see Appendix.*)

I. STATEMENT OF ACCOUNTS, &c., OF BENEFICIARY BRANCH.

ASSETS.

Amount secured by way of loans on real estate, bond or mortgage, first liens	$	1,900 00
Amount of loans to policyholders on the company's policies assigned as collateral		11,506 25

Bonds and debentures, viz.:—

	Par value.	Book value.
*City of Calgary, 1922, 4 p.c.	$ 10,000 00	$ 9,600 90
*Town of Walkerton, 1926, 5 p.c.	2,081 13	2,098 46
*Township of Drummond, 1916-1924, 4 p.c.	5,324 58	5,279 40
*Portage la Prairie school, 1924, 5 p.c.	5,000 00	5,227 95
*City of Port Arthur, 1932, 5 p.c.	5,000 00	5,321 41
*City of Grand Forks, B.C., 1919, 5 p.c.	5,000 00	5,000 00
*City of Fort William, 1919, 4½ p.c.	5,000 00	5,000 00
*Town of East Toronto 1922, 5 p.c.	2,300 00	2,277 95
*Town of Oakville, 1936-37, 5 p.c.	4,838 29	4,923 74
*Township of Grey, 1913-1917, 1913 to 1927, 4 p.c.	4,831 01	4,572 91
*Town of Penetanguishene, 1913 to 1926, 4 p.c.	3,181 68	2,934 37
*New Liskeard, 1923-1939, 5 p.c.	6,133 44	6,133 44
School Districts—		
Grayson, Sask., 1913, to 1926, 6 p.c.	1,400 00	1,503 73
Halbrite, Sask., 1913 to 1926, 6 p.c.	1,400 00	1,503 73
Brookside, Alta., 1913 to 1916, 6 p.c.	400 00	411 43
Rouleau, Sask., 1913 to 1925, 5 p.c.	1,300 00	1,327 51
Frudenthol, Sask., 1913 to 1916, 6 p.c.	320 00	329 12
Bon Accord, Alta, 1913 to 1917, 5½ p.c.	700 00	714 14
Saskatchewan Catholic, 1913 to 1921, 6 p.c.	600 03	631 82
Camrose, Alta., 1913 to 1926, 5 p.c.	3,500 00	3,551 86
Other bonds and debentures—		
Stonewall, Man., 1914 to 1923, 5 p.c.	9,900 00	9,664 62
Weyburn, 1949, 5 p.c.	10,000 00	10,169 32
Haileybury, 1920, 5 p.c.	10,000 00	9,918 79
Revelstoke, 1927, 5 p.c.	10,000 00	10,000 00
Nanaimo, 1950, 5 p.c.	5,000 00	4,937 75

*Deposited with the Receiver General.

THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS—*Concluded.*

ASSETS—*Concluded.*

Bonds and debentures—*Concluded.*

	Par value.	Book value.
Other bonds and debentures—Con.		
Kinistino, 1913 to 1930, 5 p.c.	$ 3,600 00	$ 3,786 73
Tilbury, 1913 to 1926, 4½ p.c.	3,929 46	3,929 46
Kenora, 1917 to 1919, 4½ p.c.	6,189 83	6,189 83
West Toronto, 1913 to 1917, 5 p.c.	2,803 34	2,765 02
Ontario West Shore Elec. Ry., 1938, 5 p.c.	5,000 00	5,000 00
Reliance Loan and Savings Co., 1914, 4½ p.c.	5,000 00	5,000 00
Sudbury, 1936-1938, 5 p.c.	6,200 33	6,424 47
Port Hope, 1948 and 1949, 4½ p.c.	6,106 45	6,444 93
Ladysmith, 1934, 6 p.c.	8,000 00	8,902 37
Battleford, Sask., 1913 to 1917, 6 p.c.	2,500 00	2,500 00
Ninga, Man., 1916 to 1927, 6 p.c.	4,920 00	5,102 15
Cochrane, 1920-23, 6 p.c.	5,022 93	5,190 48
Kamloops, 1920, 5 p.c.	1,723 51	1,723 51
Strassburg, 1914-30, 6 p.c.	2,557 67	2,604 33
Langham, 1913-29, 6 p.c.	1,826 91	1,860 22
Royal Loan and Savings Co., 1916, 5 p.c.	5,000 00	5,000 00
Watrous, 1925-31, 5½ p.c.	4,755 41	4,882 63
New Liskeard, 1913-38, 5 p.c.	10,698 53	10,561 94
Battleford, 1923-32, 5 p.c.	10,000 00	9,875 50
Swift Current, 1943-46, 6 p.c.	6,473 15	7,361 01
Kamloops, 1931, 5 p.c.	3,000 00	3,000 00
Davidson, 1931, 5½ p.c.	6,000 00	6,087 91
Melville, 1941, 5 p.c.	5,000 00	4,906 70
Gleichen, 1913-31, 6 p.c.	4,864 08	4,960 90
Meaford, 1913-20, 5 p.c.	7,666 78	7,666 78
Cranbrook, 1951, 5 p.c.	10,000 00	9,790 83
Total par and book values	$ 252,048 54	$ 254,602 05

Carried out at book value		$ 254,602 05
Cash at head office		8 72
Cash in Imperial Bank, beneficiary fund		21,248 03
Total ledger assets		$ 289,265 05

OTHER ASSETS.

Interest accrued	3,642 83
Net premiums in course of collection	9,114 86
Total assets	$ 302,022 74

LIABILITIES.

Amount computed upon the statutory basis to cover the net present value of all policies in force	$235,594	
Additional reserves voluntarily maintained to bring the total reserve up to the net value by the company's basis of valuation	19,980	
Special reserve for deferred mortality	10,000	
*Net reinsurance reserve		$ 265,574 00
Total liabilities		$ 265,574 00
Excess of assets over liabilities		$ 36,448 74

*Based on OM (5) Table of Mortality, with interest at 3½ per cent.

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THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS—*Continued.*

INCOME.

Cash received for first year premiums, $5,945.46; renewals, $47,594.39	$	53,539 85
Amount received for interest and dividends		14,368 33
Total income	$	67,908 18

EXPENDITURE.

Cash paid for death losses	$	6,954 00
Cash paid for surrendered policies		2,883 00
Cash dividends paid to policyholders		893 00
Total amount paid policyholders	$	10,730 00
Cash paid for head office salaries, $2,196.52; actuarial fees, $325; auditors' fees, $195		2,716 52
Cash paid for commissions, first year, $1,394.33; commissions, renewals, $2,331.25		3,725 58
Cash paid for taxes, licenses and fees		130 36
Miscellaneous payments, viz.:—Legal expenses, $1,432.80; medical fees, $857.75; office furniture, $51; printing and stationery, $410.70; rent, fuel and light, $262.50; express, telegrams, telephones and postage, $373.80; National Trust Co., $12.50; investment committee, $39		3,440 05
Total expenditure	$	20,742 51

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at beginning of year	$	242,099 38
Income as above		67,908 18
Total	$	310,007 56
Expenditure as above		20,742 51
Balance, net ledger assets, December 31, 1912	$	289,265 05

(The average rate of interest earned upon these invested assets during 1912 was 4·99 per cent.)

MISCELLANEOUS.

Number of new policies reported as taken during the year and paid for in cash	412	
Amount of said policies	$	360,100 00
Number of policies become claims during the year	8	
Amount of said claims		5,954 00
Number of policies in force at date	2,427	
Amount of said policies	$ 2,145,688 00	
Bonus additions	7,065 00	
Net amount in force at December 31, 1912		2,152,753 00

THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS—*Continued.*

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	1,993	$ 1,756,436 00		
Endowments	227	204,750 00		
Bonus additions		5,790 00		
			2,220	$ 1,966,976 00
New policies issued:—				
Whole life	382	$ 329,750 00		
Endowments	76	69,100 00		
Bonus additions		1,533 00		
			458	400,383 00
Old policies changed and increased			1	1,000 00
Total			2,679	$ 2,368,359 00
Deduct terminated			252	215,606 00
Policies in force December 31, 1912—				
Whole life	2,163	$ 1,907,838 00		
Endowments	264	237,850 00		
Bonus additions		7,065 00		
			2,427	$ 2,152,753 00

DETAILS OF TERMINATIONS.

Terminated by death (including bonus additions, $44)	8	$ 5,954 00
" surrender (including bonus additions, $152)	38	33,741 00
" lapse (including bonus additions, $62)	154	132,161 00
" change and decrease	1	1,000 00
Policies not taken	51	42,750 00
Total terminated	252	$ 215,606 00

*STATEMENT OF ACTUARIAL LIABILITIES.

	No.	Amount.	Reserve.
With-Profit.			
Life	1,729	$ 1,542,600	$ 105,409
Endowments	263	236,750	36,773
Bonus additions		7,065	3,256
Totals	1,992	$ 1,786,415	$ 145,438
Without-Profit.			
Life	434	$ 365,238	$ 109,481
Endowments	1	1,100	655
Totals	435	$ 366,338	$ 110,136
Grand totals	2,427	$ 2,152,753	$ 255,574

*In addition to the above reserve, an extra reserve of $10,000 is maintained for deferred mortality.

SESSIONAL PAPER No. 8

THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS—*Continued.*

Miscellaneous Statement.

1. Policies were valued in groups. There are no annuities.
2. The valuation age for policies was based on age next birthday.
3 (*a*) No policies are issued on lives resident in tropical or sub-tropical countries.
   (*b*) No policies have been issued at premiums corresponding to ages higher than the true ages.
   (*c*) No policies have been issued with liens.
   (*d*) Policies issued at fixed extra premium are valued at true age. Very few of such policies were issued.
   (*e*) No policies providing for disability benefits have been issued.
4. See 3 (*a*).
5. No additional reserve is held under limited and single premium policies on account of prepaid or limited loadings.
6. The average rate of interest earned on the invested assets was 4·99 per cent.
7. There are no shareholders.
8. Profits are distributed each year to policies completing their quinquennial periods. For ascertaining these profits, the Contribution method is used, based on actual earning factors of the Society. The factors used are,—Interest, 5%; Expense, 5 per cent of premium + $3 per $1,000 of insurance; Mortality, varied for each year, averaging 40 per cent of Hm mortality.

II.—Summary of the accounts of the Subsidiary High Court, A.O.F., other than the Beneficiary Accounts.

INCOME.

Receipts from members:—		
Sick and funeral fees	$ 22,525 93	
Management dues	12,611 19	
Total from members		$ 35,137 12
Other receipts—Guarantee fund, $63.73; special levy, $309.28		373 01
From Courts, &c., for organization expenses		8,156 92
Interest		2,087 54
Balance, merchandise account		381 04
Total income		$ 46,135 63

EXPENDITURE.

Funeral benefits	$ 15,015 00
Extended sickness benefits	6,346 91
Sundry expenses, viz.:—Medical examinations, $161.25; salaries, $2,668.26; general expenses, $5.093.62; organizing expenses, $7,772.87; Balance "Ancient Forester" expense, $740.97; grants to courts, $50	16,486 97
Total expenditure	$ 37,848 88

THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS—*Continued.*

II. Summary of the accounts of the Subsidiary High Court, A.O.F., other than the Beneficiary Accounts—*Concluded.*

ASSETS OF OTHER BRANCHES.

Cash at head office		$ 78 98
Cash in Imperial Bank		14,896 11
Cash in Home Bank		6,960 48
Mortgages		5,982 28
Taber School District debentures		4,612 65
Town of Gananoque debentures		3,500 00
Ontario and West Shore Electric Railway debentures		5,000 00
City of Ladysmith debentures		7,000 00
Net assets—other branches		$ 48,030 50

Summary of Funds High Court, A.O.F.

Beneficiary fund	$ 289,265 05	
Sick and funeral fund	24,479 09	
Companions of the Forest	7,976 59	
Juvenile Federation	1,045 54	
Special levy	1,892 05	
Guarantee fund	6,805 65	
Ancient Forester	228 58	
Management fund	5,403 90	
Merchandise account	236 01	
Total	$ 337,332 46	
Less overdraft,—organization fund	36 91	
Total assets	$ 337,295 55	

III.—Summary of the Financial Statements of the Various Subordinate Courts, Circles and Juvenile Branches of the A.O.F. in Canada.

INCOME, 1912.

Fees and dues (less levies paid to High Court)	$ 110,090 34
Interest	8,493 06
Rent	2,504 15
Total income	$ 121,087 55

EXPENDITURE, 1912.

Paid for sickness benefits	$ 47,740 22
Medical attendance and examinations	23,266 25
Grants to courts and members	599 03
Total paid to members	$ 71,605 50
Paid for salaries, &c	11,957 20
Rent, light and fuel	9,344 43
Sundry other expenses (net)	14,796 64
Total expenditure	$ 107,703 77
Excess of income over expenditure	$ 13,383 78

SESSIONAL PAPER No. 8

THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS—*Concluded.*

III.—Summary of the Financial Statements of the Various Subordinate Courts, Circles and Juvenile Branches of the A.O.F. in Canada—*Concluded.*

ASSETS, DECEMBER 31, 1912.

Real estate	$	23,835 34
Mortgages		61,807 87
Bonds and debentures		32,044 44
Sundry securities		6,696 20
Cash in treasurer's hands		15,584 19
Cash in banks		122,511 73
Chattels and court property		13,364 00
Dues unpaid		16,708 49
Hall Company shares		11,428 94
Total assets in Canada	$	303,981 20

LIABILITIES, DECEMBER 31, 1912.

Due on mortgage loans	$	6,220 00
Fees paid in advance		1,605 58
Other liabilities		9,020 03
Total liabilities (excluding reserves)	$	16,845 61

MEMBERSHIP, DECEMBER 31, 1912

Courts	$	16,841
Companions of the Forest		1,932
Juvenile members		2,277
High Court		66
Total	$	21,116

Note.—The following courts and branches had not made returns up to March, 1, 1913.—Nos. 7144, 7664, 7678, 8081, 8087, 8936, 9221, 9305, 9310; circles 145 148; juvenile Branch 64.

STATEMENTS

OF

INSURANCE SOCIETIES

WHICH DO

Life, &c., Insurance Business on the Assessment Plan.

List of Societies by which the business of *Life Insurance on the Assessment Plan* was transacted in the Dominion under the Insurance Act during the year ending December 31, 1912 :—

The Grand Council of the Catholic Mutual Benefit Association of Canada.

The Commercial Travellers' Mutual Benefit Society.

The Canadian Order of the Woodmen of the World.

The Supreme Court of the Independent Order of Foresters.

The following Societies transacted Sickness or Sickness and Disability Insurance in addition to assessment life insurance during the year 1912 :—

The Grand Council of the Catholic Mutual Benefit Association of Canada.

The Canadian Order of the Woodmen of the World.

The Supreme Court of the Independent Order of Foresters.

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President— Hon. M. F. HACKETT. | Secretary and Chief Agent— JOHN JOSEPH BEHAN.

Principal Office—KINGSTON, Ont.

(Organized, February 10, 1880; incorporated in Ontario, January 18, 1890; registered in Ontario, August 22, 1892; incorporated by an Act of the Parliament of the Dominion of Canada, 55 Vic., cap. 90, assented to April, 1 1893; amended May 16, 1905. Registered in the Dominion, December 27, 1894.)

(*For List of Officers, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens			$ 109,000 00
Bonds and debentures owned, viz.:—	Par value.	Book and Market value.	
Province of Nova Scotia, 1922, 3 p.c.	$ 50,000 00	$ 45,657 18	
Province of Nova Scotia, 1918, 4½ p.c.	10,161 71	10,161 71	
Ontario West Shore Electric Railway, 1938, 5 p.c.	35,000 00	36,911 74	
Town of Waterloo, 1913-1939, 4½ p.c.	24,312 98	24,569 23	
City of Kingston, 1928, 4½ p.c.	31,600 00	31,600 00	
City of Windsor, 1928, 4 p.c.	10,611 26	10,075 96	
County of Bruce, 1913-1928, 4½ p.c.	17,999 87	18,524 97	
County of Hastings, 1913-1930, 5 p.c.	18,760 02	19,516 78	
County of Perth, 1913-1925, 5 p.c.	9,954 96	10,260 73	
County of Halton, 1913-1922, 4 p.c.	24,191 18	24,052 83	
Township of Stamford, 1913-1939, 5 p.c.	19,828 99	21,006 95	
Township of Romney, 1913-1924, 5 p.c.	9,410 77	9,823 78	
Township of North Grimsby, 1913-1929, 4½ p.c.	13,500 05	13,650 49	
Township of East Nissouri, 1913-1927, 4 p.c.	17,147 94	16,683 50	
Township of Elma, 1913-1919, 4½ p.c.	11,295 26	11,347 55	
Township of Metcalfe, 1913, 5 p.c.	543 04	546 30	
Township of Mersea, 1913-1930, 5 p.c.	13,593 00	14,000 20	
Township of Sandwich South, 1913-1920, 5 p.c.	6,651 49	6,753 56	
Township of Sandwich East, 1913-1926, 5 p.c.	9,309 25	9,309 25	
Township of Hibbert, 1913-1920, 5 p.c.	4,666 10	4,737 69	
Township of Scarboro, 1913-1934, 4½ p.c.	10,397 30	10,397 30	
Town of Walkerville, 1913-1919, 4½ p.c.	14,639 48	14,639 48	
	$ 363,574 65	$ 364,227 18	
Carried out at book and market value			364,227 18
Cash at head office			500 00
Cash in Banks:—			
Canadian Bank of Commerce, Stanstead, Que.		$ 12,816 20	
Quebec Bank, Stanstead, Que.		12,680 75	
Union Bank of Canada, Peterboro, Ont.		15,904 57	
Merchants Bank of Canada, Kingston, Ont.		3,567 76	
Total cash in Banks			44,969 37
Cash in Montreal Trust Co			74,307 58
Total ledger assets			$ 593,004 13

THE CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Continued.*

OTHER ASSETS.

Interest accrued		$ 12,923 90
Assessments due and uncollected on policies in force	$ 55,052 19	
Annual dues, &c., in process of collection	6,328 06	
Total outstanding		61,380 25
Office furniture		1,760 05
Printing and supplies		2,356 67
Total assets		$ 671,425 00

LIABILITIES.

Total amount of unsettled claims	$ 25,916 68
Due on account of office and other expenses	2,140 68
Overdraft	469 47
Total	$ 28,526 83
Excess of assets over liabilities	$ 642,898 17

Funds at December 31, 1912.

General Fund :—

ASSETS.

Petty cash at head office	$ 500 00	
In hands of Grand Treas.	11,602 28	
Due from branches	6,328 06	
Accrued interest	4,840 05	
Furniture and supplies	4,116 72	
Total	$ 27,387 11	

LIABILITIES.

Accounts payable	2,140 68	
Net General Fund		$ 25,246 43

Beneficiary Fund :

ASSETS.

Cash in Montreal Trust Co	$ 1,637 45	
Ca h in Merchants Bank, Kingston	3,567 76	
Bonds and debentures	95,597 05	
Loans on mortgage	89,000 00	
Due from Branches	55,052 19	
Total	$ 244,854 45	

LIABILITIES.

Due to Grand Treasurer	$ 15,681 20	
Due to beneficiaries	25,916 68	
	41,597 88	
Net beneficiary fund		203,256 57

Reserve Fund :—

ASSETS.

Cash in Montreal Trust Co	$ 72,670 13	
Cash in other banks	41,401 61	
Cash in hands of Grand Treasurer	3,609 45	
Bonds and debentures	268,630 13	
Loans and mortgages	20,000 00	
Accrued interest	8,083 85	
Total Reserve Fund		414,395 17
Total excess of assets over liabilities		$ 642,898 17

THE CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Continued.*

INCOME.

Gross amount paid by members to the Association or its agents, without deduction for commissions or other expenses, as follows:—		
Membership fees	$	35,574 21
Assessments		421,945 91
Total paid by members	$	457,520 12
Net interest received		23,779 16
Total income	$	481,299 28

EXPENDITURE.

Cash paid for death losses	$	449,201 23
Taxes, licenses, fees or fines		568 93
Investment expenses, (commission on collection of investments)		294 21
Head office salaries, $3,129.99; honorariums to Grand Council officers, $6,637.50; auditor's fees, $377.45; trustee meeting, $968.60		11,113 54
Bonus and premiums paid to members, $3,982.96; organizers' salaries, $5,320.58; travelling expenses of organizers and Grand deputies, $5,312.39; expenses of Grand Council officers, $1,341.41		15,957 34
All other expenditure, viz.:—Express, telegrams and telephones, $304.65; medical fees, $2,064.00; office furniture, &c., $290.55; official journal, $1,997.98; postage, $686.19; printing and stationery, $1,498.66; rent, fuel, light and water, $548.60; sundry accounts, $548.88; premium on guarantee bonds, $517.44; convention expenses, $62.40; commission and exchange, $51.53		8,570 88
Total expenditure	$	485,706 13

SYNOPSIS OF LEDGER ACCOUNTS.

Ledger assets, Dec. 31, 1911	$	596,598 33
Cash income as above		481,299 28
Amount of appreciation in book value of ledger assets		343 41
Total	$	1,078,240 79
Expenditure as above		485,706 13
Net ledger assets as at December 31, 1912 ($593,004.13 less overdraft, $469.47)	$	592,534 66

(The average rate of interest earned upon these invested assets during 1912 was 5.08 per cent).

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for in cash	2,515	
Amount of said policies	$	2,307,500 00
Number of policies become claims during the year	307	
Amount of said claims		452,000 00
Number of policies in force at date	24,957	
Net amount in force at December 31, 1912		29,924,000 00

SESSIONAL PAPER No. 8

THE CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Concluded.*

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at beginning of year	23,839	$29,040,000 00
New policies issued	2,515	2,307,500 00
Old, changed and increased		5,000 00
Total	26,354	$31,352,500 00
Deduct terminated:—		
By death	307	$ 452,000
By surrender	62	62,000
By lapse	1,028	914,500
Total terminated	1,397	1,428,500 00
Policies in force December 31, 1912	24,957	$29,924,000 00

STATEMENT OF SICK BENEFIT FUND.

ASSETS.

Cash in banks	$ 11,191 56
Supplies	98 48
Premiums due and uncollected	906 87
Total	$ 12,196 91

LIABILITIES.

Reserve on sickness contracts	Not calculated.
Claims, adjusted and unpaid	$ 737 15

INCOME.

Received for premiums	$ 11,217 37
Payments for claims, recovered	38 31
Total	$ 11,255 68

EXPENDITURE.

Paid for sickness claims	$ 8,396 71
Miscellaneous payments, viz.:—Medical examiners' fees, $97.50; printing and stationery, $41.50; general expense, $444.64	583 64
Total expenditure	$ 8,980 35

EXHIBIT OF MEMBERSHIP.

Total membership December 31, 1911	2,825
Members admitted during the year 1912	932
Total	3,757
Number of lapses during the year	412
Membership at December 31, 1912	3,345

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOSEPH OLIVER. | Secretary and Manager—MISS ETTA M. ROWLEY.

Vice-President—ROBERT MAXWELL. | Treasurer—HENRY GOODMAN.

Principal Office—Yonge Street, Toronto.

(Organized, 1881; incorporated January 27, 1882, under the provisions of the Revised Statutes of Ontario, 1887, cap. 167. Commenced business in Canada, July, 1881.)

(*For List of Officers, see Appendix.*)

ASSETS.

Mortgage loans on real estate, first liens			$ 20,640 00
Debentures owned by the Society—			
	Par value.	Book value.	
City of Vancouver, 1938, 4 p.c.	$ 10,000 00	$ 10,849 33	
Town of Bracebridge, 1913-1914, 5 p.c.	1,268 23	1,287 34	
East Toronto, 1913-1920, 4½ p.c.	3,803 01	3,803 01	
City of Hamilton, 1913, 5 p.c.	3,000 00	3,000 00	
City of Brandon, 1924, 5 p.c.	3,576 56	3,736 08	
Town of Lindsay, 1917-1924, 4½ p.c.	8,706 65	8,852 17	
Total par and book values	$ 30,354 45	$ 31,527 93	
Carried out at book value			31,527 93
Cash in Dominion Bank			18,721 05
All other ledger assets			330 00
Total ledger assets			$ 71,218 98

OTHER ASSETS.

Interest due, $75; accrued, $147.70	222 70
Total assets	$ 71,441 68

LIABILITIES

Claims for death losses, adjusted but unpaid	$ 3,000 00
Dues paid in advance	166 00
Assessments paid in advance	679 60
Total liabilities	$ 3,845 60

THE COMMERCIAL TRAVELLERS'—*Continued.*

INCOME.

Gross amount paid by members to the Society or its agents without deduction for commission or other expenses, as follows:—		
Entrance fees	$	464 00
Annual dues		4,156 00
Assessments		33,276 20
Total paid by members	$	37,896 20
Cash received for interest on investments		2,895 76
Interest on expense fund		60 25
Total income	$	40,852 21

EXPENDITURE.

Cash paid for death losses	$	31,000 00
Cash paid for taxes, licenses, fees or fines		122 54
Cash paid for head office salaries, $2,262; auditors' fees, $125		2,387 00
Cash paid for commissions, first year		474 00
Miscellaneous payments, viz.:—Advertising, $84; telephones, $53; medical fees, $19; postage, $378.46; printing and stationery, $258.82; rent, fuel and light, $360; fire insurance, $5; petty expenses, $364.09;		1,522 37
Total	$	35,505 91

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets at December 31, 1911	$	65,872 68
Amount of income as above		40,852 21
Total	$	106,724 89
Amount of expenditure		35,505 91
Balance, net ledger assets, December 31, 1912	$	71,218 98

(The average rate of interest earned upon these invested assets during 1912, was 4·4 per cent.)

MISCELLANEOUS.

Number of new policies reported during the year as taken and paid for in cash	232	
Amount of new policies	$	232,000 00
Number of policies become claims during the year	34	
Amount of said claims		34,000 00
Number of policies in force at December 31, 1912	2,257	
Amount of said policies		2,256,000 00

THE COMMERCIAL TRAVELLERS'—*Concluded.*

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at beginning of year	2,173	$ 2,172,000 00
New policies issued	232	232,000 00
	2,405	$ 2,404,000 00

	No.	Amount.
Policies terminated by death	34	$ 34,000 00
Policies terminated by lapse	114	114,000 00
Total terminated	148	148,000 00
Policies in force December 31, 1912	2,207	$ 2,256,000 00

THE CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Head Consul Commander—DR. W. S. HARRISON. | Head Clerk—CLAIR JARVIS.

Head Office—London, Ont.

(Incorporated, April 1, 1893, by 56 Vic., cap. 92; amended in 1903 by 3 Edward VII., cap. 206. Commenced business, July 6, 1893.)

(*For List of Officers, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$	209,770 63
Guaranteed Investment Trusts and Guarantee Co		50,000 00

Bonds or debentures owned, viz.:—

	Par value.	Book value.	Market value.
Village of Watford debent., 1920, 4½ p.c.	$ 1,364 49	$ 1,364 49	$ 1,364 49
Parkhill debentures, 1919, 5 p.c.	5,199 00	5,199 00	5,199 00
Clinton debentures, 1921–1924, 4 p.c.	12,987 58	12,987 58	12,987 58
Clinton debentures, 1925, 4½ p.c.	4,466 21	4,466 21	4,466 21
Tp. of Stephen, 1919, 5 p.c.	1,166 67	1,166 67	1,166 67
Town of Goderich, 1924, 4½ p.c.	4,206 00	4,206 00	4,206 00
Village of Lucan, 1930, 4½ p.c.	4,019 69	4,019 69	4,019 69
Township of Brantford, 1916, 4 p.c.	1,756 53	1,756 53	1,756 53
Town of Haileybury, 1921–1940, 5 p.c.	10,312 94	9,711 17	9,711 17
" Melfort, 1920, 5½ p.c.	3,156 05	3,442 97	3,442 97
" Hawkesbury, 1928, 5½ p.c.	5,016 50	5,472 55	5,472 55
" St. Albert, 1930, 5¾ p.c.	9,219 00	9,619 84	9,619 84
" Estevan, 1940, 4½ p.c.	11,613 08	12,903 43	12,903 43
" Estevan, 1940, 5 p.c.	12,017 42	12,017 42	12,017 42
" Swift Current, 1951, 5 p.c.	11,855 58	14,226 70	14,226 70
" Outlook, 1929, 5 p.c.	3,371 65	3,371 65	3,371 65
" Biggar, 1926, 6 p.c.	14,000 01	14,000 01	14,000 01
" Humboldt, 1917, 1920, 6 p.c.	4,253 60	4,253 60	4,253 60
" Kerr Robert, 1926, 6 p.c.	13,677 34	10,258 84	10,258 84
" North Red Deer, 1921, 6 p.c.	4,144 12	3,453 44	3,453 44
" Kindersley, 1931, 6 p.c.	2,925 15	2,925 15	2,925 15
" Hardisty, 1918, 6¼ p.c.	2,731 21	2,622 03	2,622 03
" Okotoks, 1922, 6½ p.c.	3,377 08	3,372 10	3,372 10
" Scott, 1920, 6 p.c.	5,825 32	5,339 88	5,339 88
" Gladstone, 1932, 6 p.c.	3,643 40	3,643 40	3,643 40
" Groan, 1926, 6 p.c.	1,866 67	1,866 67	1,866 67
" Ponoka, 1930, 6 p.c.	3,127 69	2,606 41	2,606 41
" Canora, 1926, 6 p.c.	4,040 81	3,704 08	3,704 08
Total par, book and market values	$ 165,340 79	$ 163,977 51	$ 163,977 51

Carried out at book and market value		163,977 51
Cash at head office		25 00

THE WOODMEN OF THE WORLD—*Continued.*

ASSETS—*Concluded.*

Cash in Banks, viz.:—

Dominion Bank, London (savings)	$ 10,994 69	
Bank of Commerce, London (savings)	10,483 38	
Total	$ 21,478 07	
Less sick and funeral benefit department balance	$ 22,511 35	
Items of cash in suspense	363 35	
	22,874 70	
Balance in Banks		$ — 1,396 63
Total ledger assets		$ 422,376 51

OTHER ASSETS.

Office furniture		500 00
Interest due, $894.26; accrued, $6,339.82		7,234 08
Assessments due and unpaid on membership	$ 19,424 95	
Annual dues in process of collection	3,028 06	
Total due from members		22,453 01
Total assets		$ 452,563 60

LIABILITIES.

Claims for death losses, unadjusted		$ 13,250 00
Claims for monuments, due and unpaid		6,500 00
All other liability		2,693 98
Total liabilities		$ 22,443 98
Excess of assets over liabilities		$ 430,119 62

INCOME.

Gross amount paid by members to the Order or its agents, without deduction for commission or other expenses, as follows:—

Certificate fees		$ 1,380 00
Annual dues		24,141 72
Assessments		154,036 39
Total paid by members		$ 179,558 11
Received for interest		20,917 85
Changes of beneficiary in policies		41 00
Sales of supplies		773 76
Bond premium		272 50
Recoveries from Trust		4,915 03
Total income		$ 206,478 25

SESSIONAL PAPER No. 8

THE WOODMEN OF THE WORLD—*Continued.*

EXPENDITURE.

Cash paid for death losses	$	110,790 85
Cash paid for monuments		7,117 50
Head office salaries, $7,992.77; do., travelling expenses, $923.29; Executive Council, $208.25; auditors' fees, $600; head managers, $232.60		9,956 91
Agency salaries and commission		15,178 11
All other expenditure, viz.:—Advertising, $459.74; investigations, $1,313.12; express, telegrams and telephones, $151.38; bonding, $221.25; legal expenses, $340.00; office furniture, $205.00; postage, $580.00; printing, stationery and supplies, $1,801.85; rent, fuel and light,$440.00; Canadian Woodman, $1,752.83; sundries, $222.99; fees and licenses, $418.79; exchange, $20.59; Head Camp, $2,458.65. Total $10,386.19; less expenses of Sick and Funeral Dept. $1,776.00		8,610 19
Total expenditure	$	151,653 56

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$	367,551 82
Income as above		206,478 25
	$	574,030 07
Expenditure as above		151,653 56
Balance, net ledger assets, December 31, 1912	$	422,376 51

(The average rate of interest earned upon these invested assets during the year 1912, was 5.69 per cent).

MISCELLANEOUS.

Number of new policies reported during the year as taken	2,927	
Amount of said policies	$	2,285,100 00
Number of policies become claims during the year	97	
Amount of said claims (not including for monuments)		108,000 00
Number of policies in force at date	14,401	
Net amount in force, December 31, 1912		13,942,743 58

EXHIBIT OF POLICIES.

	No.	Amount.
In force at beginning of year	12,771	$12 643,842 72
New policies issued	2,927	2,285,100 00
Total	15,698	$14,928,942 72
Deduct terminated	1,297	986,199 14
In force at end of year	14,401	$13,942 743 58

DETAILS OF TERMINATIONS.

Terminated by death	97	$ 108,000 00
Terminated by lapse	1,200	878,199 14
Total terminated	1,297	$ 986,199 14

THE WOODMEN OF THE WORLD—*Concluded.*

SICKNESS DEPARTMENT.

ASSETS.

Cash in Bank of Commerce	$	22,511 35
Premiums uncollected		1,041 36
Total assets	$	23,552 71

LIABILITIES.

Reserve on sickness business	Not calculated
Reserve on funeral benefits	"

INCOME.

Interest on investments	$	924 00	
Sick benefits		11,255 58	
Funeral benefits		2,250 00	
Per capita tax		1,776 00	
Total income			$ 16,205 58

EXPENDITURE.

Paid for sickness benefits during the year	$	6,335 88
Paid for funeral benefits		500 00
Expenses		1,776 00
Total expenditure	$	8,611 88

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year	$	14,917 65
Amount of cash income as above		16,205 58
Total	$	31,123 23
Amount of expenditure as above		8,611 88
Balance, net ledger assets, at December 31, 1912	$	22,511 35

EXHIBIT OF MEMBERSHIP.

Number of insured at beginning of year	2,599
Number of new insurers during the year	1,456
Total	4,055
Deduct retired	592
Number of insured at December 31, 1912	3,463

*THE SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Supreme Chief Ranger—
ELLIOTT G. STEVENSON
Principal Office—Toronto.

Supreme Secretary-Treasurer.
ROBERT MATHISON.
Actuary—S. H. PIPE, A.I.A.

(Originally incorporated under chapter 167 of the Revised Statutes of Ontario, 1877; subsequently incorporated by an Act of the Parliament of the Dominion of Canada, 52 Vic., cap. 104, assented to May 2, 1889, amended by 59 Vic., cap. 51, assented to April 23, 1896; amended in 1901 by I Edward VII., cap. 100. See also Ontario Statutes, 1901, 1 Edward VII., cap. 107. Licensed to transact business in Canada, May 1, 1896.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of Temple building (less amounts written off)	$ 796,427 18
Rainbow sanitorium, $57,500; Forester's Island, $125,620	183,120 00
Amount secured by way of loans on real estate, by bond or mortgage, (first liens)	3,583,242 50
Loans on collateral	1,443,825 17

	Par value.	Market value.	Amount loaned.
1st Mortgage bonds Blue Ridge Electric Co	$ 60,000	$ 51,000	$ 50,947 95
797 shares Harriman National Bank	79,700	235,015	198,580 00
2,802 shares Union Trust Co. Stock	280,200	501,558	280,200 00
1st Mortgage 6% bonds Whiting Mfg. Co	120,000	120,000	104,000 00
20 1st Mortgage Kern Brewing Co	20,000	20,000	15,000 00
4 Debs. Monarch Lumber Co	100,000	100,000	64,000 00
2 Debs. Sovereign Lumber Co	50,000	50,000	
323 shares Harriman National Bank	32,300	95,285	
2,000 shares Pfd. Georgia Ry. & Power Co	200,000	180,000	459,500 00
5,000 shares Com. Michigan United Ry. Co	500,000	250,000	
150 bonds Georgia Ry. & Power Co	150,000	135,000	121,597 22
1,500 shares Pfd. Detroit Sulphite Pulp & Paper Co	150,000	135,000	
2,000 shares Com. Detroit Sulphite Pulp & Paper Co	200,000	100,000	150,000 00
	$ 1,942,200	$ 1,972,858	$ 1,443,825 17

Bonds and debentures, viz.:—

	Par value.	Book value.	Market value.
Canada 3½ p.c. stock, 1916, in deposit with Receiver General, Ottawa	$ 100,000 00	$ 100,000 00	$ 100,000 00
Town of Essex, 1913-21, 5 p.c	3,930 09	3,977 76	3,851 40
Town of Sault Ste. Marie, 1913-33, 5 p.c	5,600 00	5,600 00	5,600 00
Town of Campbellford, 1913-19, 5 p.c	9,410 05	9,492 64	9,364 05

*In 1913 An Act of the Parliament of Canada was passed, assented to May 16, 1913, which Act may be cited as "The Independent Order of Foresters Consolidated Act." By this Act the name of the Society is changed to "The Independent Order of Foresters." This Act also repeals the Acts incorporating the society and amendments thereto save and accept the preamble and sections 3, 4 and 5 of chapter 100 of the statutes of 1901. The act of 1913 however does not come into force unless and until a resolution to accept the Act has been carried by two-thirds of the votes cast at a meeting of the Supreme Court of the society held within six months of the date of the passing of said Act.

THE INDEPENDENT ORDER OF FORESTERS—*Continued.*

ASSETS—*Continued.*

Bonds and debentures, viz.:—*Concluded.*

	Par value.	Book value.	Market value.
Town of Toronto Junc., 1935, 2½ to 4½ p.c.	$ 7,400 00	$ 7,400 00	$ 6,956 00
City of Charlottetown, 1923-28, 4p.c.	25,000 00	25,051 35	23,940 00
Town of Berlin, 1913 to 1936, 4½ p.c.	48,943 24	49,371 62	47,769 12
City of Vancouver, 1945, 4 p.c.	50,000 00	48,880 75	48,000 00
City of Winnipeg, 1920, 4 p.c.	50,000 00	49,688 00	49,000 00
City of Edmonton, 1913-27, 4½ p.c.	39,293 22	38,664 79	38,887 07
City of Moose Jaw, 1913-56, 5 p.c.	48,374 34	48,374 34	48,374 34
City of Lethbridge, 1927-47, 5 p.c.	51,341 30	49,901 90	51,341 30
City of Brandon, 1936-1937, 4½ p.c.	39,000 00	36,264 59	37,050 00
A. R. Rogers Lumber Co., 1913-1926, 6 p.c.	154,000 00	154,000 00	154,000 00
Lamb-Watson Lumber Co., 1913-25, 6 p.c.	169,000 00	169,000 00	169,000 00
Province of Ontario, 1926 and 1936, 3½ p.c.	200,000 00	200,000 00	190,000 00
Province of Ontario, Ann. 1913 to 1944, 4 p.c.	24,934 35	24,541 61	26,579 56
Baie St. Paul, 1913-60, 5 p.c.	126,901 61	126,901 61	126,901 61
Price Bros., 1940, 5 p.c.	9,733 33	8,408 93	7,315 83
Michigan United Ry., 1936, 5 p.c.	1,866,000 00	1,586,100 00	1,698,060 00
Lake Superior Iron and Chemical Co., 1916-1935, 6 p.c.	236,558 62	236,000 00	236,558 67
St. Gabriel of Brandon, Que., 1913-61, 5 p.c.	51,508 33	51,508 33	51,508 33
Georgia Railway & Power Co., 1940, 5 p.c. (and stock)	3,200,000 00	2,720,000 00	2,880,000 00
Detroit Sulphite Co., 1919, 6 p.c.	52,000 00	52,000 00	52,000 00
International Milling Co., 1930, 6 p.c.	50,000 00	49,770 55	51,000 00
Hamilton Power, Light & Traction Co., 1943, 5 p.c.	40,000 00	40,000 00	39,200 00
Windsor & Essex Ry., 1947, 5 p.c.	750,000 00	628,349 00	637,500 00
Independent Lumber Co., 1913-1917, 6 p.c.	66,752 10	66,752 10	67,000 00
Town of Kenora, 1936, 5½ p.c.	25,000 00	26,596 42	24,250 00
Town of Buckingham, 1938, 5 p.c.	25,000 00	25,000 00	24,750 00
City of Strathcona, 1939, 4½ p.c.	33,405 00	33,405 00	31,400 70
Town of Kamloops, 1920-1934, 5 p.c.	19,000 00	19,000 00	19,000 00
Linton Apartments, 1932, 5 p.c.	180,000 00	180,000 00	180,000 00
Western Canada Flour Mills Co., 1928, 6 p.c.	9,733 33	9,892 09	10,123 36
Dominion Iron & Steel Co., 1929, 5 p.c.	70,000 00	70,000 00	65,800 00
Imperial Rolling Stock Co., 1913-1919, 4½ p.c.	120,000 00	118,333 65	116,800 00
Merchants' Steamship, 1918, 1919, 6 p.c.	84,500 00	84,500 00	84,500 00
Victoria, 3 p.c. stock	34,066 66	34,066 66	26,573 04
South Australia stock	24,333 33	24,333 33	21,657 36
Queensland Government stock	48,666 66	48,666 66	43,800 30
Valprey Mortgage bonds (Detroit), 1921, 6 p.c.	13,000 00	13,000 00	13,000 00
O'Keefe and Drew, 1931, 6 p.c.	30,000 00	30,000 00	30,000 00
Totals	$ 8,192,385 56	$ 7,302,793 68	$ 7,548,412 04

Stocks and bonds in deposit with various governments outside of Canada.

	Par value.	Book value.	Market value.
Ontario 3½ p.c. bonds (Wisconsin)	$ 50,000 00	$ 50,000 00	$ 47,500 00
Royal Mortgage Bank of Norway bonds (Norway)	39,040 40	35,653 43	33,576 40
Denmark government real estate bonds (Denmark)	38,505 60	36,601 00	36,965 76
Canada stock 3½ p.c. (United Kingdom)	98,842 00	98,842 00	98,842 00
	$ 226,388 00	$ 221,096 43	$ 216,884 16

Total bonds and debentures carried out at book value ..... $ 7,523,890 11

THE INDEPENDENT ORDER OF FORESTERS—*Continued.*

ASSETS—*Continued.*

Stocks, viz.:—

	Par value.	Book value.	Market value.
1,970 shares Union Trust Co. stock	$ 197,000 00	$ 325,050 00	$ 352,630 00
Alexandra Palace Co.	250 00	250 00	375 00
700 shares Northern Crown Bank stock	70,000 00	77,000 00	67,900 00
320½ shares Standard Bank	16,025 00	35,470 00	36,056 25
50 shares Anderson Water Electric Light & Power Co.	50,000 00	50,000 00	52,500 00
600 shares Home and Foreign Security Co.	60,000 00	81,000 00	81,000 00
Totals	$ 393,275 00	$ 568,770 00	$ 590,461 25

Total stocks carried out at book value		$ 568,770 00
Cash loan to government of New Brunswick		20,000 00
Cash in banks, viz.:—		
Credit Union—Denmark	$ 3,055 68	
Standard Bank, Toronto	625,216 72	
Bank of New South Wales, Adelaide, Australia	780 02	
Central Bank, Christiania, Norway	6,880 26	
Roskilde Bank, Copenhagen	3,980 91	
Bank of New South Wales, Melbourne, Australia	1,004 42	
	$ 640,918 01	
Less overdrafts—National Bank, London, Eng. $ 5,836 72		
Northern Crown Bank, Toronto 68,720 66	74,557 38	
Total cash. (Mortuary, S. & F., general)		566,360 63

I. O. F. FUNDS INVESTED BY THE UNION TRUST COMPANY, VIZ.:—

Amount secured by way of loans on real estate by bond or mortgage, first liens		3,061,595 62

Bonds and debentures—

	Par value.	Book value.	Market value.
Alexandra Palace Co., 1922, 5 p.c.	$ 150,000 00	$ 150,000 00	$ 150,000 00
Chicoutimi Water & Electric Co., 1932, 5 p.c.	100,000 00	88,572 51	95,000 00
Hodson School Dis., 1912-1918, 7 p.c.	1,400 00	1,400 00	1,400 00
City of Greenwood, B.C., 1918, 6 p.c.	2,500 00	2,562 45	2,575 00
City of Edmonton, 1949, 4½ p.c.	25,000 00	25,566 77	26,250 00
Ha Ha Bay Ry. Co., 1941, 5 p.c.	904,500 00	723,600 00	723,600 00
Prov. of Ontario, 1936, 3½ p.c.	250,000 00	250,000 00	237,500 00
Prov. of Nova Scotia, 1945, 3½ p.c.	125,000 00	113,770 90	113,750 00
R. Simpson Co., 1952, 5 p.c.	88,573 33	83,925 64	83,925 64
Township of Dover, 1913-18, 5 p.c.	826 79	811 33	811 33
Township of Mornington, 1913-18, 4½ p.c.	1,629 05	1,590 22	1,629 05
Town of Indian Head, 1943, 6 p.c.	62,999 00	64,445 54	69,298 90
Town of Oshawa, 1913-28, 5 p.c.	8,522 57	8,916 07	9,374 82
Town of Oshawa, 1913-38, 4½ p.c.	3,803 37	3,854 36	3,879 44
Town of Red Deer, 1913-38, 6 p.c.	18,326 50	20,792 95	21,075 45
Town of Red Deer, 1913-29, 5 p.c.	3,086 02	3,136 40	3,240 31
Town of Wolseley, 1913-27, 5 p.c.	3,750 00	3,818 66	3,937 50
Town of Wolseley, 1913-24, 5½ p.c.	15,455 22	16,120 73	16,227 98
National Fireproofing Co., 1931, 6 p.c.	112,500 00	101,250 00	112,500 00
Lake Superior Iron and Chemical Co., 1935, 6 p.c.	28,518 66	27,105 61	28,518 66
Georgia Power Co., 1940, 5 p.c.	575,000 00	488,750 00	488,750 00
Dryden Timber and Power Co., 1927, 6 p.c.	23,749 33	21,968 13	21,968 13
Totals	$ 2,505,139 84	$ 2,201,958 27	$ 2,215,212 21

Carried out at book value	2,201,958 27

THE INDEPENDENT ORDER OF FORESTERS—*Continued.*

ASSETS—*Concluded.*

Stocks—*Concluded.*

	Par value.	Book value.	Market value.
1,359 shares Northern Crown Bank	$ 135,900 00	$ 130,900 00	$ 135,900 00
R. Simpson Co., Ltd	100,900 00	90,808 22	90,808 22
Totals	$ 236,800 00	$ 221,708 22	$ 226,708 22

Carried out at book value	$	221,708 22
Cash on hand uninvested		74,787 96
Loans secured by bonds and stock		100,003 80
Total ledger assets		$20,345,689 46

OTHER ASSETS.

Market value of bonds and stocks over book value	257,906 36
Interest due, $6,647.58; accrued, $207,326.22	213,973 80
Rents due, $149.90; accrued, $107.55	257 45
Office furniture at head and branch offices	31,792 35
Due from subordinate courts for fees and assessments	1,079 52
Fire insurance, &c., *re* investments and temporary loans	3,161 80
Total	$20,853,860 74
Less deduction made for doubtful assets:—	
Real estate Foresters Island	116,000 00
Total assets	$20,737,860 74

LIABILITIES.

Unpaid claims for death losses:—

Unadjusted, but not resisted	$ 104,519 70	
Adjusted, but not paid	60 00	
Reported after close of books	218,000 00	
Resisted—not in suit	23 00	
Resisted—in suit	26,596 69	
Adjusted, but not yet due	8,220 72	
Total unpaid claims for death losses	$	357,420 11

Unpaid claims for sick benefits:—.

Due and unpaid	$ 2,929 08	
Unadjusted, but not resisted	8,290 50	
Reported after close of books (estimated)	42,000 00	
Resisted—not in suit	4,017 92	
Total unpaid claims for sick benefits		57,237 50

Unpaid claims for funeral benefits:—

Due and unpaid	$ 1,667 94	
Unadjusted, but not resisted	1,242 94	
Resisted—not in suit	275 00	
Adjusted but not due	150 00	
Total unpaid claims for funeral benefits		3,335 88

THE INDEPENDENT ORDER OF FORESTERS—*Continued.*

LIABILITIES—*Concluded.*

Unpaid claims for total and permanent disability benefits:—		
Adjusted but not due	$ 81,664 84	
Reported but not yet adjusted	43,153 49	
Resisted—not in suit	735 70	
Total unpaid claims for total and permanent disability benefits		$ 125,554 03
Old age benefits, due and unpaid		7,719 46
Present value of unpaid instalments of total and permanent disability		6,507 60
Present value of unpaid instalments of old age annuities		771,124 00
Accounts, &c., unpaid		4,462 06
Premiums paid in advance		6,797 28
Taxes due and accrued		1,223 78
Total liabilities (excluding reserves for unmatured benefits)		$ 1,341,381 70

INCOME.

Extension of the Order tax		$ 268,777 51
Certificate and membership fees		132 53
Change of beneficiary		2,349 12
Assessments—mortuary (less refunds)		3,965,274 64
Total paid by members—Mortuary Department		$ 4,236,533 80
Total assessments (Sick and Funeral Department)		365,865 53
Total paid by members		$ 4,602,399 33
Cash received for interest, (less accrued on funds taken over from Union Trust,)		917,170 64
Net rents *re* Temple (less expenses)		8,871 20
Sundry refunds		1,417 14
Cash profits on securities actually sold		6,307 12
Cash received *re* general		29,933 45
Total income		$ 5,566 098 88

EXPENDITURE.

Cash paid for death claims		$ 2,396,071 18
Cash paid for total and permanent disability claims		108,118 60
" old age annuities		552,469 76
" expectation of life benefits		7,943 40
" funeral claims		20,634 81
" sickness claims		259,245 33
Total paid to members		$ 3,344 483 08
Salaries to officers		34,000 00
" office employees		98,010 69
" organizers		138,827 40
Organizing expenses		103,470 00

THE INDEPENDENT ORDER OF FORESTERS—*Continued.*

EXPENDITURE—*Concluded.*

Official organ		$ 24,330 81
State and government taxes		5,183 14
Bonuses and commissions		41,306 46
Miscellaneous expenses, viz.:—		
Furniture and furnishings, $602.63; travelling expenses, $8,477.98; advertising, $3,164.99; rent, light and heat, $9,252.90; postage and telegrams, $14,462.82; fraternal congress, $2,462.14; general expenses, $3,449.91; executive expenses, $1,512.55; donations, $1,545; legal expenses *re* litigating claims, $429.36; other legal fees, $5,358,62; temporary advances and fire insurance, $3,070.52; bank interest, $3,398.56; sundry advances; incorporation expenses, $213.60; inspection committee and valuations, $5,067; taxes, repairs and other expenses *re* investments, $4,152.69		66,621 27
Hospital and sanitorium		32,539 76
Total expenditure		$3,888,772 61

MISCELLANEOUS. MORTUARY DEPARTMENT.

Number of new policies reported during the year as taken	24,250	
Amount of said policies		$18,341,075 00
Number of policies become claims during the year	2,802	
Amount of said claims		3,134,988 00
Number of policies in force at date	243,053	
Amount of policies in force December 31, 1912		241,410,129 00
Number and amount of policies terminated:—		
1. By death	2,262	$ 2,466,257 00
2. By maturity (expectation of life)	5	7,943 00
3. By old age annuities	470	552,569 00
4. By total and permanent disability	65	108,219 00
5. By lapse	27,412	22,842,082 00
	30,214	$ 25,977,070 00
Policies in force at beginning of year	241,571	$242,093,787 00
" issued during the year	24,250	18,341,075 00
" revived	7,446	6,705,704 00
" changed and increased		246,633 00
" terminated as above	30,214	25,977 070 00
" in force at date of statement	243,053	241,410,129 00

(Including 451 expectation of life policies for $642,333.)

SICK AND FUNERAL DEPARTMENT.

Amount of claims arising during the year (sickness)	12,609	$ 274,487 68
Number of new insurers during the year	10,986	
Number of insured in sickness dept. at December 31, 1912	65,032	

THE INDEPENDENT ORDER OF FORESTERS—*Continued.*

BUSINESS DONE OUTSIDE OF CANADA (*Included in above Statement*).

ASSETS OUTSIDE OF CANADA.

Real estate		$ 57,500 00
Loans on real estate		830,000 00
Loans on collaterals		1,163,625 17
Union Trust Co. investments		515,855 61
Value in account of bonds, debentures and stocks		4,836,421 10
Cash in banks		15,701 29
Other assets		1,079 52
Total assets outside of Canada		$ 7,420,182 69

LIABILITIES OUTSIDE OF CANADA.

Present value of amounts not yet due on matured instalment policies		$ 3,893 70
Unpaid claims for death losses:—		
Adjusted, but not due	$ 3,941 95	
Unadjusted, but not resisted	46,021 15	
Reported after close of books	139,000 00	
Resisted—not in suit	23,698 31	
Total unpaid claims for death losses		212,661 41
Unpaid claims for sickness benefits:—		
Due and unpaid	$ 609 19	
Unadjusted, but not resisted	2,134 75	
Reported after close of books (estimated)	15,000 00	
Resisted—not in suit	662 40	
Total unpaid claims for sickness benefits		18,406 34
Unpaid claims for total and permanent disability benefits:—		
Adjusted, but not due	$ 46,190 44	
Notices, T. and P. D. not yet adjusted	19,503 49	
Resisted— in suit	735 70	
Total unpaid claims for total and perm. disability benefits		66,429 63
Old age annuities due and unpaid		2,098 66
Claims for funeral benefits		250 00
Present value of unpaid instalments of old age annuities		181,501 00
Premiums paid in advance		3,098 04
Total liabilities outside of Canada (excluding reserves for unmatured benefits)		$ 488,338 78

PAYMENTS BY MEMBERS, OUTSIDE OF CANADA.

Mortuary Department.

Cash received for membership and certificates		$ 83 53
" extension of the order tax		158,754 48
" change of beneficiary		1,479 37
" assessments (mortuary) less refunds		2,330,619 22
Total paid by members, Mortuary department		$ 2,490,936 60

THE INDEPENDENT ORDER OF FORESTERS—*Continued.*

PAYMENTS BY MEMBERS, OUTSIDE OF CANADA—*Concluded.*

Sick and Funeral Department.

Cash received for assessments (S. and F. department)	$	89,799 61
Total paid by members outside of Canada	$	2,580,736 21

PAYMENTS TO MEMBERS, OUTSIDE OF CANADA.

Cash paid for death claims	$	1,387,326 60
" disability benefits		61,750 11
" old age annuities		159,995 49
" sick benefit claims		63,211 37
" funeral claims		5,607 03
Total paid to members outside of Canada	$	1,677,890 60

MISCELLANEOUS, OUTSIDE OF CANADA.

Number of new policies reported during the year as taken	17,272	
Amount of said policies		$10,703,998 00
Number of policies become claims during the year	1,505	
Amount of said claims		1,656,810 00
Number of policies in force December 31, 1912	142,804	
Amount of said policies		142,619,486 00

SICK AND FUNERAL DEPARTMENT, OUTSIDE OF CANADA.

Claims occuring during the year (sickness)	3,033	$ 66,617 71
Number of new insurers during the year	2,716	
Number of insured in sickness department at December 31, 1912	15,317	

SUMMARY OF ACCOUNTS, I. O. F., 1912.

I.—MORTUARY ACCOUNT.

Balance of funds, January 1, 1912	$18,603,925 68
Assessments	3,965,274 64
Interest and rents	926,277 25
Profits on securities sold	6,307 12
Sundry refunds $1,401.54 and $7,457.68	8,859 22
Additional interest and profits on assets taken over in reduction of Union Trust stock	20,000 00
	$23,530,643 91

THE INDEPENDENT ORDER OF FORESTERS—*Continued.*

MORTUARY ACCOUNT—*Concluded.*

Paid for claims	$ 3,064,602 94
5 per cent deductions from assessments	178,540 53
Investigation of claims, expenses, &c	7,223 21
Written off assets	1,278 00
	$ 3,251,644 68
Balance of funds, December 31, 1912	$20,278,999 23

II.—SICK AND FUNERAL ACCOUNT.

Balance of funds at January, 1, 1912	$ 240,466 64
Assessments	365,865 53
Interest, $436.06; refunds, $15.60	451 66
	$ 606,783 83
Paid for sick and funeral claims	$ 279,880 14
Proportion of expenses for management	50,151 30
	$ 330,031 44
Balance of funds, December 31, 1912	$ 276,752 39

III.—GENERAL ACCOUNT.

Receipts, 1912:—Sundry fees	$ 2,481 65
Extension of the order tax	268,777 51
From mortuary assessments	178,540 53
Sundry transfers $29,933.45, less $7,457.68	22,475 77
Total receipts for the year	$ 472,275 46
Total net general management expenses of Order for year (mort'y)	486,915 02
Excess of expenses over receipts for year	$ 14,639 56
Deficit at December 31, 1911	195,422 60
Balance deficit at December 31, 1912	$ 210,062 16

1. Mortuary Fund, December 31 ,1912	$20,278,999 23
2. Sick and Funeral Fund, December 31, 1912	276,752 39
	$20,555,751 62
3. Deficit—General Account	$ 210,062 16
Balance, net ledger assets	$20,345,689 46

(NOTE.—The deficit in the General Account is made up of $110,994.55 loan from Sick and Funeral Benefit Fund, other loans, $95,209.91 and cash $3,857.65, balance being $210,062.16 as above.)

THE INDEPENDENT ORDER OF FORESTERS—*Concluded.*

IV.—SUPPLIES BRANCH.

Receipts 1912 :—Cash for supplies sold	$	25,463 72
Expenditure :—Cash paid for supplies	$	15,944 18
Wages and other expenses		8,611 03
Bank interest		1,400 23
	$	25,955 44
Assets :—Stock on hand December 31, 1912	$	18,750 19
Owing by High and Subordinate courts		8,801 55
	$	27,551 74
Liabilities :—Accounts payable	$	324 54
Loans from banks		23,518 86
Balance		3,708 34
	$	27,551 74

V.—ORPHANS' HOME, MAINTENANCE ACCOUNT

Balance of cash, January 1, 1912	$	1,349 67
Receipts, 1912		59,474 54
	$	60,824 21
Expenditure :—General expenses	$	54,487 29
Real estate and construction		901 02
Balance of cash		5,435 90
	$	60,824 21

ASSETS.

Real estate	$	21,394 73

APPENDIX A.

List of Directors and Shareholders

AS AT DECEMBER 31, 1912

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF AMERICAN AND BRITISH COMPANIES

(*Life.*)

THE EDINBURGH LIFE ASSURANCE COMPANY.
W. H. Lockhart Gordon, Chairman; E. R. C. Clarkson, John Aird.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.
Director: Sir William Van Horne, K.C.M.G.
Trustees: Hon. Wallace Nesbitt, Hon. Wm. Harty.

THE GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.
F. W. Evans, Chairman ; H. B. Ames, M.P., Wm. Hanson,
J. A. M. Aikins, K.C.,M.P.

THE LIFE ASSOCIATION OF SCOTLAND.
A. M. Crombie.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.
Thos. J. Drummond, Fred. W. Thompson, Sir Alexander Lacoste, M. Chevalier,
Wm. Macpherson.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.
Directors: Rt. Hon. Lord Strathcona and Mount Royal, Chairman; H. Stikeman,
E. L. Pease, Hugh Paton, A. J. Dawes, E. F. Hebden.
Local Committees and Boards of Reference:—Winnipeg: W. R. Allan, Chairman;
C.C. Chipman, D. E. Sprague, A. L. Johnson; Halifax: Hector McInnes, Chairman; Walter Mitchell, H. R. Silver, N.B. Smith.

METROPOLITAN LIFE INSURANCE COMPANY.
Sir William Mackenzie.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.
Fayette Brown, The Montreal Trust Co.

NEW YORK LIFE INSURANCE COMPANY.
Trustee : The Royal Trust Company.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.
Archibald Macnider, Chairman ; Chas. F. Sise, G. N. Moncel, Wm. McMaster.

PHŒNIX ASSURANCE COMPANY.
Chairman, Jas. Reid Wilson; C. W. Dean, Lt. Col. F. S. Meighen.

THE STANDARD LIFE ASSURANCE COMPANY.
E. B. Greenshields, H. V. Meredith, E. T. Galt, D. Forbes Angus, F. W. Molson.
C. B. Gordon.

THE STAR ASSURANCE SOCIETY.
Hon. Geo. A. Cox, Edwin Hanson, Rev. William Briggs.

THE TRAVELERS INSURANCE COMPANY.
Trustees : Frank F. Parkins, Fred. W. Evans, The Royal Trust Company.

THE BRITISH COLUMBIA LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS (As at February 25, 1913).

L. W. Shatford, M.P.P., President; T. E. Ladner and L. A. Lewis, Vice-Presidents; F. C. Wade, K.C.; J. N. Ellis; J. J. Banfield; J. T. Phelan; D. G. Williams; E. A. Cleveland.

LIST OF SHAREHOLDERS (As at December 31, 1912).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Atherton & Walmsley	Creston, B.C.	1,000 00	50 00
Abernethy, R.	Port Moody, B.C.	1,000 00	100 00
Abriel, Thomas	Nakusp, B.C.	1,000 00	100 00
Atcheson, M. E. (Mrs.)	Vancouver, B.C.	1,000 00	100 00
Atcheson, Wm. C.	"	1,000 00	50 00
Aird, James	Stump Lake, B.C.	2,000 00	200 00
Aird, Christina	"	1,000 00	100 00
Alexander, Arthur Harold	Port Moody, B.C.	500 00	50 00
Allen, A. E.	Victoria, B.C.	2,000 00	200 00
Allen, A. E. J. (Mrs.)	Yellow Grass, Sask.	2,000 00	200 00
Allen, J. H.	" "	1,000 00	100 00
Anderson, W. B.	Quesnel, B. C.	1,000 00	100 00
Anderson, A. M.	Franklin, Man.	1,000 00	100 00
Anderson, E. J. (Mrs.)	Vancouver, B.C.	2,500 00	250 00
Anderson, G. T.	Ashcroft, B.C.	1,000 00	100 00
Anderson, R. R.	Swift Current, Sask.	2,000 00	200 00
Andres, J. J.	Rosthern, Sask.	1,000 00	100 00
Andrew, Dr. F. W.	Summerland, B.C.	1,000 00	100 00
Andrew, J. N.	Minnedosa, Man.	1,000 00	50 00
Andrew, James	Victoria, B.C.	200 00	20 00
Andrew, William	Kamloops, B. C.	1,000 00	100 00
Archibald, M. C.	"	1,000 00	100 00
Ardill, Roche	Ashcroft, B.C.	500 00	50 00
Argall, J.	Kamloops, B.C.	1,000 00	100 00
Armitt, Samuel	"	1,000 00	100 00
Armstrong, G. B.	Merritt, B.C.	500 00	50 00
Ashwell, A. S.	Victoria, B.C.	1,000 00	100 00
Audet, Alex.	Nelson, B.C.	1,000 00	100 00
Aull, E.	Calgary, Alta.	500 00	50 00
Averill, H. C.	London, England	500 00	50 00
Baalim, A. G.	Calgary, Alta.	1,000 00	100 00
Baggaley, J. T.	Yellow Grass, Sask.	500 00	25 00
Bailey, Albert V.	Fairlight, Sask.	200 00	20 00
Bain, J. S.	Vancouver, B.C.	5,000 00	500 00
Baker, Fred	Ashcroft, B.C.	1,000 00	100 00
Baker, H. J.	Savona, B.C.	1,500 00	150 00
Balcolm, Sprott	Victoria, B.C.	2,500 00	250 00
Baldwin, Daniel	Benito, Man.	1,000 00	
Ballantyne, W.	Winnipeg, Man.	500 00	50 00
Banfield, J. J.	Vancouver, B.C.	26,700 00	2,670 00
Barnhart, P. A.	Kamloops, B.C.	2,000 00	200 00
Batchelor, C. A.	Peachland, B.C.	1,000 00	100 00
Bates, J. A.	Mission City, B.C.	300 00	30 00
Baxter, Samuel	Victoria, B.C.	1,000 00	100 00
Boyle, G. J.	Creston, B.C.	1,000 00	100 00
Biggin, H. W.	Kelowna, B.C.	1,000 00	100 00
Beamish, L. H.	Savona, B.C.	1,000 00	100 00
Beckman, H.	Seattle, Wash.	1,000 00	100 00
Bell, Ewen E.	Clinton, B.C.	2,000 00	200 00
Bell, Roy H.	Kamloops, B.C.	1,000 00	100 00
Bennett, A. E. H.	"	1,000 00	100 00
Bennett, Joseph	"	500 00	50 00
Bertram, David	Kelowna, B.C.	2,000 00	200 00
Berridge, F. C.	Victoria, B.C.	200 00	20 00
Blais, A.	Edmonton, Alta.	3,500 00	350 00
Blanchard, A. W.	Bengough, Sask.	500 00	50 00
Bland, J. E.	Arrowhead, B.C.	500 00	50 00
Bleecker, J. A.	Stump Lake, B.C.	1,000 00	100 00
Boggs, N. G.	Saskatoon, Sask.	1,000 00	100 00
Bone, Mary A.	Victoria, B. C.	1,000 00	100 00
Bornholdt, D.	Durban, Man.	1,000 00	100 00

SESSIONAL PAPER No. 8

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Bowen, W. E.	Vancouver, B.C.	2,000 00	200 00
Bowes, David	Golden, B.C.	1,000 00	100 00
Boyd, J. D.	70 Mile House, B.C.	1,000 00	100 00
Boyd, M. J.	Creston, B.C.	500 00	50 00
Boyer, F. D.	Vancouver, B.C.	1,000 00	100 00
Boyle, James	"	1,000 00	100 00
Boyle, J. B.	"	1,000 00	100 00
Braithwaite, E. A.	Edmonton, Alta.	2,000 00	150 00
Brewster, G. W.	Ladner, B.C.	1,000 00	100 00
Brickwell. E. M.	Victoria, B.C.	100 00	10 00
Brown, G. A.	Nelson, B.C.	500 00	50 00
Brown, James	Eden, Man.	2,000 00	200 00
Brown, J. L.	Kamloops, B.C.	1,000 00	100 00
Brownlee, J. H.	Vancouver, B.C.	1,000 00	100 00
Browne, H. T. T. Gore	Kelowna, B.C.	2,500 00	250 00
Brown, W. C.	Vancouver, B.C.	1,600 00	160 00
Bryant, J. F.	Regina, Sask.	2,500 00	250 00
Brydon, J. R.	Vancouver, B.C.	1,000 00	100 00
Brydone-Jack, W. D.	"	10,000 00	1,000 00
Buchanan, Leo	"	1,000 00	100 00
Burden, J. K.	Crescent, B.C.	1,000 00	100 00
Burnham, C. M.	Cochrane, Alta.	1,000 00	50 00
Burne, J. F.	Kelowna, B.C.	1,000 00	100 00
Burr, Edith B.	Ladner, B.C.	2,000 00	200 00
Burnett, F. C.	Benito, Man.	500 00	50 00
Burnett & Douglas	"	1,000 00	100 00
Burtch, C. E.	Penticton, B. C.	500 00	50 00
Burns, F. E.	Kamloops, B.C.	2,000 00	200 00
Buse, W. H.	"	2,000 00	200 00
Buswell, R. E.	High River, Alta.	500 00	50 00
Bryson, Minnie I.	Ashcroft, B.C.	1,000 00	100 00
Campbell, H. B.	North Vancouver, B.C.	500 00	50 00
Cameron, John	Victoria, B.C.	200 00	10 00
Cameron, Charles E.	"	1,000 00	100 00
Cadden, J.	Nakusp, B. C.	1,000 00	100 00
Cadman, Fanny M. A.	Ashcroft, B.C.	1,000 00	100 00
Cairns, K. C.	Lumsden, Sask.	1,000 00	100 00
Caldwell, James	Vancouver, B.C.	1,000 00	100 00
Calhoun, E. W.	"	1,000 00	100 00
Cameron, J. H.	Cranbrook, B.C.	500 00	26 00
Campbell, G. A.	Vancouver, B.C.	2,000 00	200 00
Cameron, C.	Golden, B.C.	1,000 00	100 00
Campbell, J. B.	Vancouver, B.C.	5,000 00	500 00
Campbell, M. A.	"	1,000 00	100 00
Campbell, D. H.	Kamloops, B. C.	2,000 00	200 00
Carbonneau, Leda R.	Vancouver, B.C.	200 00	20 00
Carbonneau, W. H.	"	300 00	30 00
Carpenter, A. G.	Nelson, B.C.	1,000 00	100 00
Carruthers, E. M.	Kelowna, B.C.	1,000 00	100 00
Carscallen, F. J.	Vancouver, B.C.	2,000 00	200 00
Carss, Alice	Prince Rupert, B.C.	500 00	50 00
Carss, Adair	"	500 00	50 00
Carss, H. E.	Lumsden, Sask.	1,000 00	100 00
Carmichael, A.	Strathcona, Alta.	1,000 00	100 00
Casselman, V. E. D.	Vancouver, B.C.	1,000 00	100 00
Cattley, R.	Winnipeg, Man.	1,000 00	100 00
Cattley, J. H.	"	1,000 00	100 00
Causer, A.	Penticton, B.C.	1,000 00	100 00
Cautley, R. H.	Edmonton, Alta.	2,500 00	250 00
Cawley & Cruickshank	Chilliwack, B.C.	1,000 00	100 00
Chagnon, E. E.	Vancouver, B.C.	1,000 00	100 00
Chartrand, A.	Mammoth Lake, B.C.	1,000 00	100 00
Church. H. W.	Lethbridge, Alta.	1,000 00	100 00
Churchill, S. G.	Eburne, B.C.	500 00	50 00
Clare, W. H.	Saskatoon, Sask.	500 00	50 00

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Clark, R. S.	Vancouver, B.C.	2,000 00	.....
Clark, R. L.	Merritt, B.C.	1,000 00	100 00
Clegg, T. A.	Mission City, B.C.	3,000 00	300 00
Clemitson, T. J.	Grand Prairie, B.C.	1,000 00	100 00
Cleveland, E. A.	Vancouver, B.C.	5,000 00	500 00
Clow, C. H.	New Westminster, B.C.	200 00	20 00
Clugston, R. E.	Eburne, B.C.	1,000 00	100 00
Coad, R. E.	Eden, Man.	1,000 00	100 00
Cody-Johnston, A.	Victoria, B.C.	500 00	50 00
Cole, R. J.	Moose Jaw, Sask.	2,500 00	250 00
Coldwell, J. A.	Vancouver, B.C.	1,000 00	100 00
Collett, J. R.	Merritt, B.C.	2,000 00	200 00
Conner, H.	Penticton, B.C.	5,000 00	500 00
Cooney, Eugene	Kamloops, B.C.	1,000 00	100 00
Cooney, C. T.	"	2,000 00	200 00
Cook, James	Ladner, B.C.	500 00	50 00
Cornellier, P. M. O.	Edmonton, Alta.	5,000 00	500 00
Corry, W. Y.	Vancouver, B.C.	10,000 00	1,000 00
Cosens, S. C.	Kelowna, B.C.	1,000 00	100 00
Costley, T. D.	Kamloops, B.C.	2,000 00	200 00
Cote, Jean L.	Edmonton, Alta.	1,000 00	100 00
Cowan, Wm. C.	Creston, B.C.	1,000 00	100 00
Cragg, C. C.	Lethbridge, Alta.	500 00	50 00
Craine, R. E.	Ladner, B. C.	500 00	50 00
Creighton, M. J.	Yellow Grass, Sask.	3,500 00	350 00
Creech, W. J. E. (Miss)	Vancouver, B.C.	1,000 00	100 00
Creamer, T. H.	"	100 00	10 00
Crompton, K. E.	Courtenay, B.C.	1,000 00	100 00
Cullis, Florence A.	Ladner, B.C.	2,000 00	200 00
Cullis, F.	"	1,000 00	100 00
Currall, L.	Victoria, B.C.	600 00	60 00
Curry, W. J.	Vancouver, B.C.	2,000 00	.....
Curtin, S. H.	"	1,000 00	100 00
Curtis, W. E.	Ladner, B.C.	1,000 00	100 00
Cuttle, H. G.	Minnedosa, Man.	1,000 00	100 00
Davis, Emma B.	Vancouver, B. C.	1,500 00	150 00
Denoon, George	Barkerville, B.C.	1,000 00	100 00
Dignan, J.	Penticton, B.C.	1,000 00	100 00
Dobson, J. C.	Kamloops, B.C.	500 00	50 00
Dodson, F.	Vancouver, B.C.	1,000 00	100 00
Dods, A.	Victoria, B.C.	2,000 00	200 00
Donnelly, T.	Ashcroft, B.C.	1,000 00	100 00
Douglas, J. T.	Benito, Man.	1,000 00	100 00
Donnelly, P.	Vancouver, B.C.	200 00	20 00
Duck, A. W.	Monte Creek, B.C.	1,000 00	100 00
Dudley, F. W.	Winnipeg, Man.	1,000 00	100 00
DuMoulin, P.	Kelowna, B.C.	500 00	50 00
Duncan, A.	Regina, Sask.	2,000 00	200 00
Duncan, W. H.	"	4,000 00	400 00
Dunbar, R. C.	Lumsden, Sask.	1,000 00	100 00
Durland, M. A.	Nicola, B.C.	500 00	50 00
Drummond, A. D.	Vancouver, B.C.	2,000 00	167 00
Fager, M. W.	Edmonton, Alta.	500 00	50 00
Eaglesham & Cook	Weyburn, Sask.	1,000 00	100 00
Eggert, C. A.	Prince Rupert, B.C.	2,000 00	200 00
Eidt, Louis	Fairville, Sask.	1,000 00	100 00
Elliott, R. T.	Victoria, B.C.	2,000 00	200 00
Elliott, J. B.	Ladner, B.C.	2,000 00	200 00
Elliott, T. I.	Vancouver, B.C.	1,000 00	100 00
Elliott, Ethel	Savona, B.C.	500 00	50 00
Ellis, John	Ladner, B.C.	2,000 00	200 00
Ellis, J. N.	Vancouver, B. C.	21,700 00	2,170 00
Engeman, F. W.	Ashcroft, B. C.	1,000 00	100 00
England, J.	Kamloops, B.C.	1,000 00	100 00
Evans, George	Vancouver, B.C.	2,000 00	200 00

SESSIONAL PAPER No. 8

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Evenson, O. A.	North Vancouver, B.C.	500 00	50 00
Eyre & Cuthill	Penticton, B.C.	1,000 00	100 00
Fabry, Agnes (Mrs.)	Mission, B.C.	500 00	50 00
Fabry, Frank	Mission City, B.C.	500 00	50 00
Fairhall, J. W.	Eburne, B.C.	500 00	50 00
Falahee, W.	Mission City, B.C.	1,500 00	150 00
Fales, W. E.	New Westminster, B.C.	1,000 00	100 00
Falls, H. A.	Ladner, B.C.	500 00	50 00
Fasciaux, Odile	Kelowna, B.C.	2,000 00	200 00
Fawcett, W. R.	Benito, Man.	500 00	50 00
Fehr, Nancey	Savona, B.C.	500 00	50 00
Fennell, George,	Chu Chua, B.C.	1,000 00	100 00
Fenton, Bessie McK.	Ladner, B.C.	500 00	50 00
Ferguson, W. J.	Savona, B.C.	1,000 00	100 00
Ferguson, R. N.	Victoria, B.C.	1,000 00	100 00
Fields, A. E.	Vancouver, B. C.	1,000 00	100 00
Fisher, S. W.	Ladner, B.C.	2,000 00	200 00
Forbes, A. M.	Vancouver, B.C.	2,500 00	250 00
Ford, H. B.	"	6,000 00	600 00
Foret, Robert	Francis, Sask.	2,000 00	200 00
Forster, H. E.	Wilmer, B. C.	2,000 00	200 00
Foster, R. P.	Kamloops. B.C.	500 00	50 00
Foulkes, N. McI.	Golden, B.C.	500 00	50 00
Fowler, G. McKay	Vancouver, B.C.	1,000 00	100 00
Fraser, J. A.	Quesnel, B. C.	500 00	50 00
Fraser, Mary E.	Stump Lake, B.C.	1,000 00	100 00
Fraser, C. A.	Eden, Man.	1,000 00	100 00
Fretz, H. B.	Nelson, B.C.	500 00	25 00
Fripp, G. M.	Grand Forks, B.C.	1,000 00	100 00
Gahon, W. H. T.	Penticton, B.C.	500 00	50 00
Gallant, W. J.	Creston, B.C..	500 00	50 00
Garratt, B. W.	Eburne, B.C.	1,000 00	100 00
Gaskell, M. J.	Vancouver, B.C.	1,000 00	100 00
Gerry, J. B.	Kamloops, B.C.	1,000 00	100 00
Gibson, R.	Vancouver, B.C.	1,000 00	100 00
Gillanders, C. D.	"	1,000 00	70 10
Gillies, B. W. D.	"	5,000 00	500 00
Gilker, J. A.	Nelson, B.C.	1,000 00	100 00
Glaser, M. H.	Creston, B.C.	1,000 00	100 00
Glen, Charles	Duncans, B. C.	500 00	50 00
Glover, J. W.	Vernon, B.C.	1,000 00	100 00
Goodison, A.	Coutlee, B.C.	1,000 00	100 00
Goostrey, G.	Vancouver, B.C.	1,000 00	100 00
Goss, J. W.	Victoria, B.C.	1,000 00	100 00
Gott, H. S.	Vancouver, B.C.	500 00	50 00
Grauer, G. C.	Ladner, B.C.	500 00	50 00
Grant, W.	Victoria, B.C.	2,500 00	250 00
Gray, G. A.	Osage, Sask.	1,000 00	50 00
Gray, David	Athalmer, B.C.	1,000 00	100 00
Green, F. W.	Cranbrook, B.C.	500 00	50 00
Grimmett, Martin M.	Merritt, B.C.	500 00	50 00
Griswold, N. W.	Creston, B.C.	500 00	50 00
Guichon, J. A.	Quilchena, B.C.	1,000 00	100 00
Guichon, L., estate of	Port Guichon, B.C.	2,000 00	200 00
Haigh, A. E.	Nakusp, B.C.	500 00	50 00
Hall, R. C.	Victoria. B. C.	700 00	70 00
Hall, Richard	Victoria, B.C.	2,500 00	250 00
Hall, T. R.	Kamloops, B.C.	500 00	50 00
Hall, H. E.	Cranbrook, B.C.	1,000 00	100 00
Hall, W. K.	Eburne, B.C.	2,000 00	200 00
Hamilton, J. H.	Revelstoke, B.C.	1,000 00	100 00
Harvey, H. A.	Kamloops, B.C.	1,000 00	100 00
Harris, S. J.	Benito, Man.	200 00	10 00
Harrison, W. H.	Neepawa, Man.	1,000 00	100 00
Harrison, J. E.	Winnipeg, Man.	1,000 00	100 00

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—*Continued*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Harrison, T. E.	Franklin, Man.	1,000 00	100 00
Hawkins, B. G.	Vancouver, B.C.	1,000 00	100 00
Hayden, D. P.	Nelson, B.C.	500 00	50 00
Hayward & Dods	Victoria, B.C.	1,000 00	100 00
Henderson, A.	Powell River, B.C.	500 00	50 00
Henderson, Alice L.	Victoria, B.C.	1,000 00	100 00
Henderson, W.	Qu'Appelle, Sask.	1,000 00	100 00
Hensley, C.	Yellow Grass, Sask.	1,000 00	100 00
Hepburn, A. E.	Vancouver, B.C.	10,000 00	1,000 00
Herod, L. M.	Kamloops, B.C.	1,000 00	100 00
Heslop, Thomas	Nicola, B.C.	1,000 00	100 00
Hew, Bertha W.	Edmonton, Alta.	1,000 00	100 00
Hewett, H. F.	Victoria, B.C.	1,000 00	100 00
Hilditch, J. H.	Prince Rupert, B.C.	1,000 00	100 00
Hill, Bruce	Winnipeg, Man.	1,000 00	100 00
Hill, Norman	Penticton, B.C.	2,500 00	250 00
Hislop, J. A.	Edmonton, Alta.	1,000 00	100 00
Hobson, A.	Revelstoke, B.C.	1,000 00	100 00
Hodgson, R. C.	Vancouver, B.C.	2,500 00	250 00
Hoppin, L. W.	Swift Current, Sask.	1,000 00	50 00
Horie, W. M.	Vancouver, B.C.	3,000 00	300 00
Horobin, W. H. S.	Revelstoke, B.C.	2,500 00	250 00
Hosker, E. J.	Kamloops, B.C.	1,000 00	100 00
Howe, W. C.	Winnipeg, Man.	500 00	50 00
Howard, Joseph	Vancouver, B.C.	1,000 00	100 00
Hoyle, C. C.	Ladner, B.C.	1,000 00	100 00
Hull, J. R.	Kamloops, B.C.	1,000 00	100 00
Humphrey, F. C.	"	1,000 00	100 00
Humphrey, F. L.	"	1,000 00	100 00
Humphrey, J. A.	"	1,000 00	100 00
Humphrey, T. C.	"	1,000 00	100 00
Hunter, J. J.	Vancouver, B.C.	500 00	50 00
Hunter, J. H.	Winnipeg, Man.	500 00	50 00
Hurry, H. C.	Vancouver, B.C.	1,000 00	100 00
Huscroft, Geo.	Creston, B.C.	1,000 00	100 00
Huston, W. H.	Ashcroft, B.C.	1,000 00	100 00
Hutchison & Compston	North Vancouver	1,000 00	100 00
Hutcherson, Lucy S. (in trust),	Ladner, B.C.	300 00	30 00
Hutcherson, Lucy S.	"	1,000 00	100 00
Hutchison, J. C.	Vancouver, B.C.	1,000 00	50 00
Hayoke, A. R.	Kelowna, B.C.	1,000 00	100 00
Ingham, O. G.	Nanaimo, B.C.	1,000 00	100 00
Irvine, W. W.	Winnipeg, Man.	1,000 00	.....
Irving, R. W.	Kamloops, B.C.	1,000 00	100 00
Irwin, J. F.	Neepawa, Man.	1,000 00	100 00
Ives, W. C.	Lethbridge, Alta.	1,000 00	100 00
Ives & Ball	"	2,000 00	200 00
Jackson, F. W.	Nicola, B.C.	2,500 00	250 00
Jackson, L. R.	Macleod, Alta.	500 00	50 00
James, Eva P.	Lumsden, Sask.	500 00	50 00
James, Edith D.	Kelowna, B.C.	2,000 00	200 00
James, Edith J.	Lumsden, Sask.	2,000 00	200 00
James, George E.	"	1,000 00	100 00
Jardine, J. B.	New Westminster, B.C.	2,500 00	250 00
Jeffrey, D. M.	Lumsden, Sask.	2,000 00	200 00
Jeffrey, Mary	"	500 00	50 00
Jensen, Kathleen	Gerrard, B.C.	500 00	50 00
Johnson, A. T.	Vernon, B.C.	2,000 00	200 00
Johnson, B. L.	Victoria, B.C.	1,000 00	100 00
Johnson, E. H.	Brandon, Man.	500 00	50 00
Johnson, Harry	Arrowhead, B.C.	1,000 00	100 00
Johnson, L. C.	Brandon, Man.	500 00	50 00
Johnston, A. W.	Kamloops, B.C.	1,000 00	100 00
Johnston, A. G.	Poplar, B. C.	500 00	50 00
Johnston, W. H.	Kamloops, B.C.	500 00	50 00

SESSIONAL PAPER No. 8

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Johnstone, D. H.	Kamloops, B.C	1,000 00	100 00
Johnstone, D. S.	Regina, Sask.	2,500 00	250 00
Jones, S. H.	Vancouver, B.C.	2,000 00	200 00
Jones, Edward	Mission City, B.C.	500 00	50 00
Jones, W. A.	Winnipeg, Man.	1,000 00	100 00
Jones, J. W.	Kelowna, B.C.	2,500 00	250 00
Jones, W. L.	"	2,000 00	200 00
Jones, W. H.	Grand Prairie, B.C.	4,000 00	400 00
Jordon, Joseph	Ladner, B.C.	1,000 00	100 00
Kay, J. D.	Revelstoke, B.C.	500 00	50 00
Kay, Katherine I.	Penticton, B.C.	2,000 00	200 00
Kean, Donald	Ladner, B.C.	1,000 00	100 00
Kearns, J. D.	Vancouver, B.C.	6,000 00	600 00
Keighley, C. B.	Benito, Man.	300 00	15 00
Kendall, J. O.	Taft, B.C.	1,000 00	100 00
Kendall, John	Vancouver, B.C.	5,000 00	500 00
Kerr, Frank	Rosedale, B.C.	1,000 00	100 00
Kerr, L. V.	Regina, Sask.	4,500 00	450 00
Killam, F. W.	Vancouver, B.C.	1,000 00	100 00
Kimpton, R. A.	Windermere, B.C.	10,000 00	1,000 00
King, J. H.	Cranbrook, B. C.	500 00	50 00
Kirchoff, F. E.	Creston, B.C.	500 00	50 00
Kirby, S.	Nicola, B.C.	1,000 00	100 00
Knowler, J. H.	Whitewood, Sask.	1,000 00	100 00
Knox, A. B.	Vernon, B.C.	1,000 00	100 00
Knox, W. J.	Kelowna, B.C.	1,000 00	100 00
Ladner, T. E.	Vancouver, B.C.	3,900 00	390 00
Lafleche, A.	"	200 00	20 00
Lafleche, E.	"	100 00	10 00
Lafleche, H.	"	100 00	10 00
Lafleche, T.	"	100 00	10 00
Lajoie, H. R.	Winnipeg, Man.	500 00	50 00
Lamont, G. V.	Whitewood, Sask.	1,000 00	100 00
Langlands, A. M.	Golden, B C.	1,000 00	100 00
Larry, J. F.	Winnipeg, Man.	1,000 00	
Lathwell, W. T. D.	Calgary, Alta.	1,000 00	100 00
Latimer, F. H.	Penticton, B.C.	1,000 00	100 00
Latta, A. E.	Vancouver, B.C.	1,000 00	100 00
Law Financial Co.	"	4,400 00	200 00
Lazarus, H. E.	"	500 00	50 00
Leahy, M. J.	Powell River, B.C.	2,500 00	250 00
Leask, T.	Moose Jaw, Sask.	1,000 00	100 00
Leckie, D.	Kelowna, B.C.	1,000 00	100 00
Lemmon, Gonnason Co.	Victoria, B.C.	3,000 00	300 00
Lennox, Wm.	Yellow Grass, Sask.	2,500 00	250 00
Lewis, L. A.	New Westminster, B.C.	11,500 00	1,150 00
Lewis, T. J.	" "	1,000 00	100 00
Lewis, Adelaide G.	Ashcroft, B.C.	3,000 00	300 00
Liggett, James	Yellow Grass, Sask.	1,000 00	100 00
Lines, R. W.	Edmonton, Alta.	1,000 00	100 00
Lines, Isabella	"	1,000 00	100 00
Lines, T. W.	"	1,000 00	100 00
Lines, W. E.	"	1,000 00	100 00
Lineham, D. M.	Winnipeg, Man.	1,000 00	100 00
Long, D. S.	Red Deer, Alta.	1,000 00	100 00
Long, W. J.	Whitewood, Sask.	500 00	25 00
Lyons, J. H.	Revelstoke, B.C.	500 00	50 00
Lyons, P.	North End, B.C.	500 00	50 00
MacBeth, G.	Kamloops, B.C.	500 00	50 00
McBride, Emily S.	Port Guichon, B.C.	500 00	50 00
McBride, R.	Victoria, B.C.	1,000 00	100 00
McBride, W.	Elgin, B.C.	1,000 00	100 00
McCandless, H.	Vancouver, B.C.	1,000 00	100 00
McCandless, G.	Victoria, B.C.	1,000 00	100 00
McCannell, J.	Kamloops, B.C.	1,500 00	150 00

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—Con.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McCharles, F. R.	Nelson, B.C.	1,000 00	100 00
McClure, R. W.	Winnipeg, Man.	1,000 00	100 00
McConnell, A.	Chase, B.C.	500 00	50 00
McConnell, J. Q.	Vancouver, B.C.	5,000 00	500 00
McCorquodale, A. G.	High River, Alta.	500 00	50 00
McCraney, McKenzie & Hutchison	Saskatoon, Sask.	1,000 00	100 00
McCuaig, G. A.	Lang, Sask.	5,000 00	500 00
McDermott, J. H.	Vancouver, B.C.	1,000 00	75 00
McDonald, A.	Clinton, B.C.	1,000 00	100 00
McDonald, C. F.	Ashcroft, B.C.	1,000 00	100 00
McDonald, J.	Clan William, Man.	500 00	50 00
McDonald, D.	Creston, B.C.	1,000 00	100 00
McDonald, C. M.	Victoria, B.C.	1,000 00	100 00
McGrath, J.	Vancouver, B.C.	1,000 00	100 00
McGuire, J. D.	Salmon Arm, B.C.	1,000 00	100 00
McIntosh, Capt. D.	Victoria, B.C.	1,000 00	100 00
McIntosh, K. D.	Gerrard, B.C.	1,500 00	150 00
McIvor, D.	Durban, Man.	500 00	50 00
McKay, A.	Grouard, Alta.	2,500 00	250 00
McKay, G. A.	Kelowna, B.C.	1,000 00	100 00
McKay, W. A.	Winnipeg, Mna.	1,000 00	100 00
McKay, J. L.	Athalmer, B.C.	1,000 00	100 00
McKenzie, G. A.	Morse, Sask.	1,000 00	
McKinnon, J. A.	Kamloops, B.C.	1,000 00	100 00
McLaren, D. D.	Calgary, Alta.	1,000 00	100 00
McLean, Homer	Hedley, B.C.	2,000 00	186 00
McLean, Hugh	Lang, Sask.	2,000 00	200 00
McLean, R. M.	Fitzhugh, Alta.	500 00	50 00
McLean, W. W.	Yellow Grass, Sask.	1,000 00	100 00
McLeod, S. N.	Vancouver, B.C.	1,000 00	100 00
MacLure, S.	Victoria, B.C.	1,000 00	100 00
McMicking, A. E.	"	1,000 00	100 00
McNally, A.	Lethbridge, Alta.	500 00	50 00
McNeil, L. M.	Ashcroft, B. C.	1,000 00	100 00
McQuarrie, R. A.	Clan William, Man.	1,000 00	100 00
McRae, J. R.	Neepawa, Man.	1,000 00	100 00
McLean, E. W.	Vancouver, B.C.	2,500 00	250 00
Magee, J. D.	"	2,000 00	200 00
Mahon, J. W.	Regina, Sask.	1,000 00	100 00
Main, H. W.	Penticton, B.C.	500 00	50 00
Manson, J. B.	Kamloops, B.C.	1,000 00	100 00
Mantle, W. J.	Kelowna, B.C.	1,000 00	100 00
Martin, W. M.	Regina, Sask.	2,000 00	200 00
Mason, G. R.	Penticton, B.C.	1,000 00	100 00
Mathews, A. C.	MacLeod, Alta.	300 00	30 00
Mathews, Nora C.	"	300 00	30 00
Mathews, Nora J.	"	300 00	30 00
Mathews, T. G. C.	"	300 00	30 00
May, Dorothy (Mrs.)	Summerland, B.C.	500 00	50 00
Meason, C. L.	Vancouver, B.C.	700 00	70 00
Meason, E. S.	"	700 00	70 00
Merkley, H. W.	"	1,000 00	100 00
Miller, Nannie E.	"	1,000 00	100 00
Milton, A. J.	Kamloops, B.C.	500 00	50 00
Mitchell, J. W.	Victoria, B.C.	500 00	50 00
Mitchell, W. G.	"	500 00	50 00
Morgan, T. C.	Vancouver, B.C.	1,000 00	100 00
Morrissett, J. A.	Winnipeg, Man.	1,000 00	100 00
Morrow, S.	Ladner, B.C.	1,000 00	100 00
Munro, A. S.	Vancouver, B.C.	31,800 00	3,180 00
Muir, Donald	Yellow Grass, Sask.	5,000 00	500 00
Mullett, H.	Nelson, B.C.	500 00	50 00
Murdock, Wm.	Ashcroft, B.C.	500 00	50 00
Murray, C. de Grey	Edmonton, Alta.	1,000 00	50 00
Murray, Jessie A.	Sooke, B.C.	1,000 00	100 00

SESSIONAL PAPER No. 8

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Murray, Margaret	Sooke, B.C.	1,000 00	100 00
Murdoff, F. L.	Vancouver, B.C.	2,500 00	250 00
Mylks, L. E.	Calgary, Alta.	1,000 00	100 00
Mylks, M.	"	1,000 00	100 00
Meason, Annie L.	Lesser Dog Creek	700 00	70 00
Nash, Frederick	Vancouver, B.C.	1,000 00	100 00
Neelands, Edith M.	Victoria, B.C.	100 00	10 00
Nelson, Nels.	New Westminster, B.C.	5,000 00	500 00
Newbury, J. C.	Victoria, B.C.	2,500 00	250 00
Newcombe, W. E.	North Vancouver, B.C.	2,500 00	250 00
Nicholson, T. E.	Nanaimo, B.C.	1,000 00	100 00
Noble, R. H.	Minnedosa, Man.	500 00	50 00
Noble, Wm.	Vancouver, B.C.	1,000 00	100 00
Nolte, H. C.	Lang, Sask.	1,000 00	100 00
Neelands, S.	Edmonton, Alta.	1,000 00	100 00
Odlum, E. F.	Vancouver, B.C.	1,000 00	100 00
Orr, Wellington	Franklin, Man.	1,000 00	100 00
Palmer, R. M.	Kamloops, B.C.	1,000 00	100 00
Palmer, W. F.	"	3,500 00	350 00
Palmer, Jane	Quilchene, B.C.	3,000 00	300 00
Park, Philip	Ashcroft, B.C.	500 00	50 00
Parker, James	Victoria, B.C.	500 00	50 00
Patterson, G.	Golden, B.C.	1,000 00	100 00
Patterson, Dorothy E.	Vancouver, B.C.	200 00	20 00
Pauline, F. A.	Victoria, B.C.	1,000 00	100 00
Payne, Joseph	Kamloops, B.C.	1,000 00	100 00
Pearson, J. W.	Clinton, B.C.	2,500 00	250 00
Peck, C. Laf.	Prince Rupert, B.C.	1,000 00	100 00
Peele, S. B.	Vancouver, B.C.	300 00	30 00
Phelan, J. T.	Vancouver, B.C.	5,000 00	500 00
Philips, W. T.	Victoria, B.C.	500 00	50 00
Philips, W.	Kamloops, B.C.	1,000 00	100 00
Picard, J. H.	Edmonton, Alta.	2,000 00	200 00
Planta, A. E.	Nanaimo, B.C.	500 00	50 00
Polson, S.	Vernon, B.C.	5,000 00	500 00
Polson, Isabella	Victoria, B.C.	500 00	50 00
Pollock, H. C.	Hedley, B.C.	2,000 00	200 00
Pow, George A.	Winnipeg, Man.	1,000 00	100 00
Power, J.	Penticton, B.C.	2,000 00	200 00
Prefontaine, O.	St. Pierre, Man.	1,000 00	100 00
Prevost, H. F.	Duncans, B.C.	500 00	50 00
Quarry, W.	Lumsden, Sask.	1,000 00	100 00
Ransome, Isabelle	Nelson, B.C.	2,000 00	200 00
Ransome, Frances E.	"	2,000 00	200 00
Reid, Lillian C.	Creston, B.C.	1,000 00	100 00
Reid, John S.	Winnipeg, Man.	1,000 00	100 00
Reid, R. M.	Creston, B.C.	500 00	50 00
Reinhardt, Lina	Salmon Arm, B.C.	1,000 00	100 00
Richardson, E.	Winnipeg, Man.	1,000 00	100 00
Ritchie, G. E.	Kelowna, B.C.	1,000 00	100 00
Ritchie, W.	West Summerland, B.C.	2,000 00	200 00
Robinson, J.	Winnipeg, Man.	1,000 00	100 00
Robertson & McGregor	Olds, Alta.	1,000 00	100 00
Robertson, R. D.	Wetaskiwin, Alta.	1,000 00	100 00
Rogers, J.	Vancouver, B.C.	12,500 00	1,250 00
Rose & Hartin	Nelson, B.C.	1,000 00	100 00
Ross, J. E.	Kamloops, B.C.	1,000 00	100 00
Rotherham, T. E.	Hedley, B.C.	1,000 00	100 00
Ross, Charles	Savona, B.C.	500 00	50 00
Rutherofrd, A. C.	Strathcona, Alta.	3,000 00	300 00
Rutherford, E.	Craik, Sask.	700 00	70 00
Sampson, C. E.	Regina, Sask.	500 00	50 00
Sanderson, J. M.	Lang, Sask.	2,500 00	250 00
Sanson, G.	Ashcroft, B.C.	2,000 00	200 00
Savage, J.	Westham Island, B.C.	2,500 00	250 00

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—Continued

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Schneider, C. H.	Kenora, Ont.	500 00	40 00
Schmidt, M.	Wetaskiwin, Sask.	1,000 00	100 00
Schulze, H. G.	Gerrard, B.C.	500 00	50 00
Scollie, P. M.	Golden, B.C.	500 00	50 00
Scott, A. T.	Ladner, B.C.	1,000 00	100 00
Scott, C. D.	Eden, Man.	1,000 00	100 00
Scott, J. M.	Yellow Grass, Sask.	1,000 00	100 00
Scruton, Jesse	Revelstoke, B.C.	500 00	50 00
Seaborne, W. E.	Moose Jaw, Sask.	100 00	10 00
Shakespeare, Noel	Victoria, B.C.	500 00	50 00
Shantz, A. R.	Carstairs, Alta.	1,000 00	100 00
Shatford, L. W.	Vancouver, B.C.	12,000 00	1,200 00
Shatford, Lavinia W.	"	600 00	60 00
Shaw, W. W.	Kamloops, B.C.	1,000 00	100 00
Shewan, D. R.	Cedar Cottage, B.C.	1,000 00	100 00
Shibley, Georgina A.	Edmonton, Alta.	2,000 00	200 00
Shortreed, T.	Ladner, B.C.	2,000 00	200 00
Simpson, K. D.	"	1,000 00	100 00
Small, C. C.	Winnipeg, Man.	1,000 00	100 00
Smith, C. R. W.	Minnedosa, Man.	1,000 00	50 00
Smith, C. H.	Ashcroft, B.C.	1,500 00	150 00
Smith, F. B.	"	1,000 00	100 00
Smith, R. W.	Dauphin, Man.	2,000 00	200 00
Sneddon, J.	Nakusp, B.C.	500 00	50 00
Snider & Brethour	Vancouver, B.C.	4,500 00	450 00
Spinning, C. C.	Ladner, B.C.	2,500 00	250 00
Sprott, W. J.	Yellow Grass, Sask.	1,000 00	100 00
Stephens, M. M.	Prince Rupert, B.C.	1,000 00	100 00
Stevenson, E. H.	Nelson, B.C.	1,000 00	100 00
Steward, C. A. C.	Penticton, B.C.	2,000 00	200 00
Stewart, A. B.	Rosthern, Sask.	1,000 00	
Stewart, P. D.	Saskatoon, Sask.	1,000 00	100 00
Stirling, T. W.	Kelowna, B.C.	15,000 00	1,500 00
Stockford, O. B.	Okotoks, Alta.	500 00	50 00
Stoddart, D. A.	Ashcroft, B.C.	3,000 00	300 00
Stokes, R. J.	Ladner, B.C.	2,000 00	200 00
Stribling, F. W.	High River, Alta.	1,000 00	100 00
Strickland, A. W.	Merritt, B.C.	1,000 00	100 00
Stubbs, R. H.	Kelowna, B.C.	500 00	50 00
Stubbs, Mrs. M. K.	"	500 00	50 00
Sutherland, P. W.	"	1,000 00	100 00
Sweeney & McConnell	Victoria, B.C.	500 00	50 00
Swift, T. A.	Abbotsford, B.C.	1,000 00	100 00
Taylor, J.	Vancouver, B.C.	1,000 00	100 00
Taylor, James N.	Golden, B.C.	1,000 00	100 00
Taylor, F. A.	Kelowna, B.C.	1,500 00	150 00
Taylor, J. M.	Calgary, Alta.	1,000 00	100 00
Taylor, J. H.	Regina, Sask.	2,500 00	250 00
Taylor, S. J.	Yellow Grass, Sask.	5,000 00	500 00
Taylor, J. E.	Nelson, B.C.	1,000 00	100 00
Tennant, G. E.	Vancouver, B.C.	6,500 00	650 00
Terrell, W. B.	"	300 00	30 00
Teskey, T. C.	"	500 00	50 00
Thompson, A. W.	Revelstoke, B.C.	100 00	10 00
Thomas, E.	Vancouver, B.C.	5,000 00	500 00
Thomas, H. E.	"	1,000 00	100 00
Thompson, A. G.	Wolseley, Sask.	1,000 00	100 00
Thomson, J. W.	Vancouver, B.C.	1,500 00	150 00
Trapp, T. D.	New Westminster, B.C.	2,000 00	200 00
Tregillus, A.	Nelson, B.C.	2,000 00	200 00
Trench, W. R.	Kelowna, B.C.	1,000 00	100 00
Trimble, F.	Vancouver, B.C.	1,000 00	100 00
Trotter, G. D.	Stayton, Oregon, U.S.A.	2,000 00	200 00
Truax, W.	Grand Forks, B.C.	1,000 00	100 00
Trudeau, E.	Vancouver, B.C.	200 00	20 00

SESSIONAL PAPER No. 8

THE BRITISH COLUMBIA LIFE INSURANCE COMPANY OF CANADA—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Turley, G. T.	Minnedosa, Man.	500 00	50 00
Turnbull, J. L.	Vancouver, B.C.	5,000 00	500 00
Tutill, G. H.	Merritt, BC.	1,500 00	150 00
Van Kleeck, P. D.	Armstrong, B.C.	2,000 00	200 00
Villeneuve, Phileas	Winnipeg, Man.	1,000 00	100 00
Van Westrum, L. A.	Brantford, Ont.	1,000 00	100 00
Wade, F. C.	Vancouver, B.C.	6,300 00	630 00
Wade, A. H.	Penticton, B.C.	1,000 00	100 00
Walden & Simm	Vancouver, B.C.	1,000 00	100 00
Walker, R. E.	New Westminster, B.C.	2,500 00	250 00
Walker, A.	Ladner, B.C.	1,000 00	100 00
Wallace, S. T.	Vancouver, B.C.	500 00	50 00
Wallace, Geo.	"	500 00	50 00
Wallace, F. M.	Ladner, B.C.	1,000 00	100 00
Walsh, W. A.	Vancouver, B.C.	2,500 00	250 00
Ward, J. S.	Lumby, B.C.	1,000 00	100 00
Ward, Geo.	Ashcroft, B.C.	13,000 00	1,300 00
Wark, Joseph	Moosomin, Sask.	500 00	50 00
Warren, C. A.	Golden, B.C.	1,000 00	100 00
Wasson, J. H.	Victoria, B.C.	2,000 00	200 00
Watson, J. H.	Vancouver, B.C.	1,000 00	100 00
Weart, A. J.	Didsbury, Alta.	1,000 00	100 00
Weaver, H. D.	Saskatoon, Sask.	2,000 00	200 00
Webber, H. L.	Vancouver, B.C.	5,000 00	500 00
Weeks, Mary I.	Penticton, B.C.	2,500 00	250 00
Wellwood, J. E.	Eden, Man.	1,000 00	.....
Whitcher, J. E.	Calgary, Alta.	500 00	50 00
Whitebread, K. E.	"	1,000 00	100 00
Whitelord, J.	Kelowna, B.C.	500 00	50 00
White, R. V.	Penticton, B.C.	500 00	50 00
White, W. H.	"	500 00	50 00
Whittaker, W. C.	Vancouver, B.C.	1,000 00	100 00
White, R. B.	Penticton, B.C.	2,500 00	250 00
White, H.	Vancouver, B.C.	2,500 00	250 00
Wilkins, S. S. W.	Neepawa, Man.	1,000 00	100 00
Wilkinson, E. E.	Quilchene, B. C.	1,500 00	150 00
Williams, D. G.	Vancouver, B.C.	7,400 00	740 00
Williams, R. J.	Golden, B.C.	1,000 00	100 00
Williams, E. H.	Hedley, B.C.	1,000 00	100 00
Williams, J. P.	Vancouver, B.C.	5,000 00	500 00
Wilkinson, J.	Lumsden, Sask.	5,000 00	500 00
Wilkins, E. D.	Wetaskiwin, Alta.	500 00	50 00
Wilkinson, M. E.	Yellow Grass, Sask.	2,500 00	183 00
Wilson, Jenny A.	Kelowna, B.C.	1,000 00	100 00
Williams, C. S.	Merritt, B.C.	1,000 00	100 00
Williamson, F.	Penticton, B.C.	5,000 00	100 00
Willits, P. B.	Kelowna, B.C.	1,000 00	100 00
Wilson, W. H.	Nelson, B.C.	1,000 00	100 00
Wilson, W.	"	1,000 00	100 00
Windebank, H.	Mission City, B.C.	2,500 00	250 00
Woods, Isabelle	Ashcroft, B.C.	1,000 00	100 00
Woodmass, M. G. E.	Okanagan Mission, B.C.	500 00	50 00
Worsnop, W. P.	Vancouver, B.C.	1,000 00	100 00
Wright, S. C.	Lang, Sask.	2,000 00	200 00
Wyallie, R. A.	Penticton, B. C.	500 00	50 00
Woods, G. K.	Ashcroft, B.C.	1,000 00	100 00
Yeaman, O. G.	Vancouver, B.C.	500 00	50 00
Young, F. A.	Winnipeg, Man.	1,000 00	100 00
Young, H. E.	Victoria, B.C.	1,000 00	50 00
Young, J. A.	Vancouver, B.C.	500 00	50 00
Zimmerman, Geo.	Durban, Man.	500 00	50 00
Totals		$1,000,000 00	$ 97,497 10

THE CANADA LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS —(As at February 28, 1913.)

Shareholders' Directors: Hon. Geo A. Cox, J. H. Plummer, Adam Brown, Edward W. Cox, Hon. Robert Jaffray, Kenneth MacKenzie, Leighton McCarthy, K. C.; E. R. Wood, H. A. Richardson, Robert Stuart.

Policyholders' Directors:—Robert Bickerdike, M. P., Alexander Bruce, K. C., Duncan Coulson, Hon. Sir John M. Gibson, K.C.M.G., Hon. J. A. Lougheed, K.C.

LIST OF SHAREHOLDERS—(As at December, 31, 1912.)

Name.	Residence.	Number of Shares.	Amount subscribed, all paid up.
			$
Becher, estate of the late Mrs. Caroline, care of O. R. Macklem, Barrister, etc.	Toronto, Ont.	2	200
Beddells, Mrs. Clara Louisa	"	28	2,800
Bender, Mrs. A. L.	Toronto	8	800
Brown, Adam	Hamilton, Ont.	25	2,500
Bruce, Mrs. Agnes	Toronto	40	4,000
Bruce, Ralph R.	Hamilton, Ont.	8	800
Burton, Geo. F.	Toronto	32	3,200
Burton, Miss Louise G. O., care of Imperial Bank of Canada	"	24	2,400
Burton, A. G. T. Cumberland Lodge	Surrey, Eng.	32	3,200
Burton, Mrs. Mary E., care of Geo. F. Burton, Esq.	Toronto	4	400
Burton, Mrs. Sarah E.	Hamilton, Ont.	24	2,400
Cameron, Mrs. E. M. DeB.	Toronto	72	7,200
Cathcart, Rev. Nassau	Guernsey, England	120	12,000
Cawthra, Mrs. Anna C.	Toronto	80	8,000
Central Canada Loan and Savings Company	"	2,058	205,800
Cheyne, A. D.	London, Eng.	10	1,000
Cowcher, estate of the late Mrs. Mary, care of Geo. F. Burton, Esq.	Toronto	8	800
Cox, Mrs. Amy G.	"	10	1,000
Cox, Edward W.	Toronto	360	36,000
Cox, The Hon. Geo. A.	Toronto	2,568	256,800
Cox, Estate of the late Mrs. Margaret, care of the Hon. Geo. A. Cox	Toronto	360	36,000
Crossley, Mrs. Emily	Ravelstone, England	80	8,000
Davis, Mrs Emma J.	Toronto	10	1,000
Durnford, Lieut.-Col. Chas. Day, Estate of the late, care of Mrs. Emily Durnford, Havelet House	Guernsey, Channel Isl'ds	168	16,800
Durnford, Mrs. Emily	" "	100	10,000
Ewart, John, London E. C., England, and H. J. Bethune	Toronto	100	10,000
Ferguson, Mrs. Clara H, care of Geo. F. Burton	"	24	2,400
Ferrie, E. A.	"	20	2,000
Ferrie, Campbell	Hamilton	4	400
Ferrie, Walter B.	Vancouver, B.C.	20	2,000
Flavelle, J. W.	Toronto	40	4,000
Forbes, Mrs. Emily C., care of W. F. Forbes, Esq.	Montreal	4	400
Gates, F. W. estate of the late	Hamilton, Ont.	12	1,200
Gates, F. W.	"	4	400
Gates, Henry G.	"	6	600
Gates, Geo. E.	"	6	600
Gates, H. E.	London, Ont.	8	800
Gibson, The Hon. Wm.	Beamsville, Ont.	300	30,000
Grasett, F. LeM., M.D.	Toronto	48	4,800
Grasett, Mrs. A. K., John H. G. Hagarty and Dr. F. LeM. Grasett, Trustees	Toronto	16	1,600
Gzowski, C. S.	"	104	10,400
Gzowski, C. S. in trust	"	40	4,000
Hagarty, Mrs. Florence A.	"	4	400
Hart, M. C., Acting-Agent in Trust for the Bank of Hamilton	"	60	6,000
Henderson and Small	"	120	12,000

CANADA LIFE ASSURANCE, COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of shares.	Amount subscribed, all paid up.
			$
Hendrie, Lt.-Col. The Hon. John S., C.V.O.	Hamilton, Ont.	8	800
Hendrie, Mrs. Mary M., John S. Hendrie and William Hendrie	"	160	16,000
Hendrie, Lt.-Col. Wm.	"	4	400
Hill, S. F.	Toronto	2	200
Hills, R R., estate of the late	Victoria, B.C.	16	1,600
Hoskin, John K.C., LL.D.	Tunbridge Wells, Eng.	80	8,000
Jaffray, The Hon. Robert	Toronto	80	8,000
Jarvis, Æmilius	Toronto	27	2,700
Kidd, David	Hamilton, Ont.	4	400
Leggat, Mrs. Jane	"	80	8,000
Little, Geo. F.	Toronto	10	1,000
McCarthy, Leighton G., K.C., care of McCarthy, Osler, Hoskin & Harcourt	Toronto	50	5,000
Mackenzie, Kenneth	Winnipeg, Man.	25	2,500
McLaren, Arch. K.	Hood Riv. Ore., U.S.A.	74	7,400
McLaren, Mrs. Frances E., D. R. C. Martin, and E. V. Wright, in trust	Hamilton, Ont.	80	8,000
McLaren, Fred'k G.	"	100	10,000
McLaren, Dr. Geo. H.	Toronto	100	10,000
McLaren, Jean M., R. A. Lucas and Henry E. McLaren, Trustees	Hamilton Ont.	52	5,200
McLaren, Jean M., Adam Brown, W. F. McLaren, and H. E. McLaren, Trustees	Hamilton, Ont.	8	800
McLaren, Rich'd. J	"	100	10,000
McLaren, Wm. F.	"	50	5,000
Macklem, Mrs. Charlotte, care of O. R. Macklem, Barrister, etc	Toronto	12	1,200
Macklem, Rev. T. C. S., care of O. R. Macklem, Barrister, etc	"	12	1,200
Macklem, Caroline, care of O. R. Macklem, Barrister, etc	"	22	2,200
Macklem, Elizabeth, care of O. R. Macklem, Barrister, etc	"	22	2,200
Macklem, Sutherland, care of O. R. Macklem, Barrister, etc	"	22	2,200
Macpherson, Mrs. S. E. M., care of Geo. F. Burton, Esq	"	52	5,200
Merritt, Wm. Ingersoll, care of Imperial Bank	"	8	800
Mills, James H.	Hamilton, Ont.	100	10,000
Morrow, W. G.	Peterboro, Ont.	24	2,400
O'Reilly, E. B., M.D.	Hamilton, Ont.	4	400
Pellatt, Col. Sir Henry M., C.V.O., care of Pellatt & Pellatt, Brokers	Toronto	20	2,000
Plummer, Jas. H.	"	100	10,000
Plummer, Jas. H., in trust	"	272	27,200
Provident Investment Company, The	"	23	2,300
Ramsay A. G.	"	4	400
Reeve, Richard A., M.D.	"	20	2,000
Richardson, Mrs. Elizabeth G.	New York	32	3,200
Richardson, H. A., General Manager, Bank of Nova Scotia	Toronto	25	2,500
Ritchie, Jessie T. F., estate of the late W. F. Ritchie, Executor	Montreal	8	800
Robinson, Mrs. Lydia A. E.	Hamilton	4	400
Robinson, Wm. Apsley	"	4	400
Scadding, Dr. H. Crawford	Toronto	8	800
Strathy, Mrs. Agnes S., Barrie, Gerard B. Strathy and H. G. Grasett	Toronto	28	2,800
Stuart, Robert, Vice-President, Quaker Oats Co., Railway Exchange Building	Chicago, Ill.	25	2,500
Todd, A. T., estate of the late John T Small and Goldwin L. Smith, Executors	Toronto	160	16,000
Toronto General Trusts Corporation, The Trustees	"	200	20,000
Torrance, Rev. Edward F.	Kingston	24	2,400

THE CANADA LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded*

Name.	Residence.	Number of shares.	Amount subscribed all paid up.
			$
Walker, Sir Edmund, C.V.O., President Canadian Bank of Commerce	Toronto	100	10,000
Walker, H. B., Canadian Bank of Commerce	Montreal P.Q.	8	800
Wardrope, W. H. K.C., and W. F. Findlay's estate, care of W. H. Wardrope, Esq., K.C.	Hamilton	28	2,800
Wardrope, W. H., K.C., Dr. A. E. Malloch, care of W. H. Wardrope, Esq., K.C.	Hamilton	32	3,200
Watt, H. L., Treasurer, Canada Life Assur. Co.	Toronto	8	800
Wilkie, D. R., President, Imperial Bank	"	12	1,200
Wood, E. R., Vice-President, Central Can. L. & S. Co.	"	216	21,600
Young, Miss E. M.	Hamilton Ont.	40	4,000
Young, John C., jr.	Windsor Ont.	40	4,000
Totals		10,000	$ 1,000,000

SESSIONAL PAPER No. 8

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at February 12, 1913.)

J. J. Seitz, President; M. J. O'Brien, N. J. Dussault, M.D., Vice-Presidents; Geo. P. Brophy, C.E., C. A. McCool, J. A. McMillan, M.P., L. N. Poulin, W. H. McAuliffe, A. E. Corrigan.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Agar, Miles E.	St. John, N.B.	500	100
Armstrong, Thomas A.	Ottawa, Ont.	100	20
Arsenault, Aubin E.	Summerside, P.E.I.	200	40
Audette, Louis Arthur	Ottawa, Ont.	1,000	200
Aumais, Joseph	Coteau Landing	100	20
Aylward, Mgr. John T.	London, Ont.	500	100
Babin, Thomas E.	Ottawa, Ont.	5,000	1,000
Ball, James Patrick	Guelph, Ont.	1,000	200
Bambrick, John	Ottawa, Ont.	500	100
Barron, John	St. John's, Nfld.	500	100
Barry, Jeremiah Hayes	Fredericton, N.B.	200	40
Batterton, Edward	Ottawa, Ont.	500	100
Bawlf, Nicholas	Winnipeg, Man.	1,000	200
Beatty, Mrs. Sarah	South March, Ont.	500	25
Beaudry, Adrien	Montreal, P.Q.	100	5
Beaudry, Richard	Montreal, P.Q.	2,500	125
Beazley, Richard George	Halifax, N.S.	2,500	500
Belair, Walter N.	Belleville, Ont.	500	100
Belliveau, Philias	Moncton, N.B.	100	20
Belliveau, Camille	Moncton, N.B.	300	60
Bentley, Fleming Company	Halifax, N.S.	500	100
Beriault, William	Coteau Station, Que.	500	100
Bermingham, William	Chatham, Ont.	5,000	1,000
Bertrand, Louis	Hull, P.Q.	500	100
Biernacki, Rev. Peter B.	Wilno, Ont.	200	40
Bishop of Vancouver Island		100	20
Blake, William Edward	Toronto, Ont.	500	100
Boudreau, Emma, Mrs.	Glace Bay, N.S.	500	100
Bourke, John, Sr.	North Bay, Ont.	1,000	200
Boyle, Joseph P., B.A., M.D.	Casselman, Ont.	500	100
Boyle, John	Alexandria, Ont.	100	20
Bradshaw, F. W.	St. John's, Nfld.	1,000	200
Brady, John	Eganville, Ont.	200	40
Brady, Nicholas	Lindsay, Ont.	100	20
Brady, Catherine	Lindsay, Ont.	100	20
Brennan, James Archibald	Arnprior, Ont.	2,500	500
Brennan, John	Arnprior, Ont.	5,000	1,000
Bretherton, Rev. C. S.	Hastings, Ont.	100	20
Brophy, George Patrick	Ottawa, Ont.	10,000	2,000
Brophy, Martin Joseph	Woodstock, Ont.	500	100
Brown, John M.	Hamilton, Ont.	1,000	200
Brown, Dr. Claude	London, Ont.	200	40
Bruce, William D.	Haileybury, Ont.	1,000	200
Buckles, Daniel	Swift Current, Sask.	500	100
Burke, Rev. A. E.	Toronto, Ont.	300	60
Burns, Robert M.	London, Ont.	300	60
Butler, Edward J.	Belleville, Ont.	200	40
Byrne, Charles	Ottawa, Ont.	1,000	200
Byrne, Robert Joseph	Montreal, P.Q.	100	20
Byrnes, Roderick John	Fort William, Ont.	300	60
Callaghan, James Joseph	London, Ont.	500	100
Cameron, Daniel T.	Sydney, N.S.	200	40
Cameron, Robert J.	Buckingham, P.Q.	500	100
Campbell, Thomas	Charlottetown, P.E.I.	500	100
Canty, Timothy	Moose Jaw, Sask.	500	100
Carney, Francis P.	Belleville, Ont.	100	20
Carney, Dr. Michael James	Halifax, N.S.	200	40
Carroll, Michael Daniel	Montreal, P.Q.	2,500	500
Carroll, Thomas Nicholas	New Waterford, N.S.	1,000	200
Carter, Thomas H.	St. John's, Nfld.	100	20

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Cassidy, William F.	Chatham, N.B.	100	20
Catalano, Cosimo	London, Ont.	1,000	200
Caul, Michael Francis	St. John's, Nfld.	500	100
Chaine, Rev. Jean, M.A.	Arnprior, Ont.	1,000	200
Champney, Cecil Nelson	Woodstock, Ont.	100	20
Chenier, David Alexander	Cache Bay, Ont.	200	40
Chisholm, Annie Teresa	Halifax, N.S.	1,000	200
Chisholm, Annie Teresa	Halifax, N.S.	1,000	200
Chisholm, Dr. Alexander W., M.P.	Margaree Harbor, N.S.	1,000	200
Chisholm, Christopher P.	Antigonish, N.S.	200	40
Chisholm, Duncan	Antigonish, N.S.	500	100
Chisholm, William	Antigonish, N.S.	500	100
Choquette, Philippe Auguste	Quebec, P.Q.	1,000	200
Choquette, James Ernest A.	Sherbrooke, P.Q.	500	100
Claffy, Thomas L.	Ottawa, Ont.	1,000	200
Coady, Peter W.	New Waterford, N.S.	1,000	200
Coffey, Hon. Thomas	London, Ont.	300	60
Coghlan, Frederick Thos.	Guelph, Ont.	500	100
Collins, A. Bernard	Tweed, Ont.	200	40
Collins, Francis	Montreal, P.Q.	500	100
Collins, Timothy	St. John, N.B.	100	20
Connolley, Patrick S.	Woodstock, Ont.	500	100
Connolly, Dr. Bernard G.	Renfrew, Ont.	2,000	400
Connolly, Henry Charles	Charlottetown, P.E.I.	500	100
Connolly, John	Renfrew, Ont.	500	100
Connolly, Michael	Montreal, P.Q.	10,000	2,000
Connolly, Michael	St. John's, Nfld.	1,000	200
Connors, Bart.	New Waterford, N.S.	1,000	200
Connors, Francis J.	St. John's, Nfld.	1,000	200
Connors, James F.	Chatham, N.B.	200	40
Connors, Thomas P.	Halifax, N.S.	100	20
Conroy, Charles O'Neill	St. John's, Nfld.	200	40
Conroy, Peter, M.D.	Charlottetown, P.E.I.	500	100
Conway, Rev. W. J.	Edmundston, N.B.	300	60
Corcoran, Ambrose	Pinsville, Lot 4, P.E.I.	100	20
Corrigan, A. E.	Ottawa, Ont.	25,000	5,000
Corrigan, Charles J.	Kingston, Ont.	100	20
Costello, J. W.	Calgary, Alta.	2,500	500
Costello, Thomas	Toronto, Ont.	500	100
Costigan, Hon. John	Ottawa, Ont.	1,000	200
Coty, Rev. Joseph H.	Hamilton, Ont.	100	20
Coughlin, Charles B., M.D.	Belleville, Ont.	1,000	200
Courtney, Thomas Francis	Halifax, N.S.	500	100
Cowan, Ellen	Montreal, P.Q.	1,000	200
Coyle, Daniel F.	Winnipeg, Man.	500	100
Cozzolino, Thomas	Sydney, N.S.	2,000	400
Cragg, Frank J.	Halifax, N.S.	300	60
Cray, Michael F.	Guelph, Ont.	1,000	200
Crottie, James J.	Toronto, Ont.	100	20
Crottie, James J. (in trust)	Toronto, Ont.	100	20
Crowley, Rev. Thomas J.	Copper Cliff, Ont.	100	20
Cummings, Edward Edwin, Jr.	Montreal, P.Q.	1,000	200
Curtin, Daniel Joseph	St. John's, Nfld.	500	100
Cushing, Thomas	Belleville, Ont.	1,000	200
Dagneau, Dr. P. Calixte	Quebec, P.Q.	1,000	150
Daly, Edward John	Ottawa, Ont.	2,500	500
Daly, James B.	St. John, N.B.	100	20
Dantzer, Rev. Jeremiah	Hessen P.O., Ont.	100	20
Darche, Francis R.	Sherbrooke, P.Q.	500	100
Dauth, G. Albert	Montreal, P.Q.	100	20
Davis, James	St. John's, Nfld.	500	100
Dawson, George Bernard	Sarnia, Ont.	200	40
Day, Frederick Austin	Haileybury, Ont.	3,000	600
Day, James E.	Toronto, Ont.	200	40
Delaney, Thomas Joseph	Quebec, P.Q.	500	100

SESSIONAL PAPER No. 8

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash
		$	$
Deslauriers, Isidore N. dit	Ottawa, Ont	500	100
Desmond, Daniel	Chatham, N.B	100	20
Desmond, Dr. Francis John	Newcastle, N.B	1,000	200
Devlin, Richard M	Ottawa, Ont	5,000	1,000
Doheny, Hugh	Montreal, P.Q	10,000	2,000
Doherty, Wm. Manning	St. John, N.B	300	60
Dolan, Annie Agnes	Belleville, Ont	500	100
Dolan, Francis	Belleville, Ont	500	100
Dolan, Joseph	Ottawa, Ont	100	20
Donnelly, Daniel	Montreal, P.Q	1,000	200
Donoahue, Thomas	Tweed, Ont	100	20
Donovan, John	Belleville, Ont	5,000	1,000
Donovan, Michael	Antigonish, N.S	300	60
Doyle, Moses R	Belleville, Ont	100	20
Drew, Thomas A	Chatham, Ont	100	20
Dromgole, Mrs. Jean W	London, Ont	100	20
Dromgole, John O	London, Ont	100	20
Dube, Joseph Edmond	Quebec, P.Q	1,000	200
Dubeau, Dr. Eudore	Montreal, P.Q	2,500	500
Duffy, Charles Gavan	Charlottetown, P.E.I	500	100
Duffy, Dr. Francis P	Chatham, N B	1,000	200
Dufresne, Rev. Jos. Albert	Gull Lake, Sask	300	60
Dunne, Peter J	Ottawa, Ont	500	100
Dussault, Dr. N. Arthur	Quebec, P.Q	2,500	500
Dysart, A. K	Winnipeg, Man	2,500	500
Eden, James	Charlottetown, P.E.I	500	100
Edens, Thomas John	St. John's, Nfld	1,000	200
Egan, Cornelius P	St. John's, Nfld	500	100
Elie, Joseph	Montreal, P.Q	100	20
English, John Joseph	Hastings, Ont	1,000	200
Fallon, Rt. Rev. M. F	London, Ont	5,000	1,000
Farrell, Thomas B	Arthur, Ont	100	20
Faucher, Rev. J. Octave	Pontiac, P.Q., Vinton Co	1,000	200
Fay, Rev. Thomas P	South March, Ont	500	100
Feeney, Farrell C	Toronto, Ont	500	100
Ferland, Arthur	Haileybury, Ont	5,000	1,000
Fink, Joseph Arthur	Mattawa, Ont	300	60
Finster, Mrs. Annie	Ottawa, Ont	100	20
Finster, Henry Joseph	Ottawa, Ont	100	20
Fitzpatrick, Robert F	Victoria, B.C	500	100
Flinn, Thomas W. M.D	Halifax, N.S	300	60
Floyd, Patrick S	Antigonish, N.S	100	20
Flynn, Henry T	Hull, P.Q	1,000	200
Fodey, John Byron	Regina, Sask	2,500	500
Foley, Rev. James T	London, Ont	1,000	200
Ford, Thomas Joseph	Toronto, Ont	1,000	200
Forrest, James Patrick	Kingston, Ont	100	20
Forrester, Charles H	Winnipeg, Man	7,500	1,500
Fortier, Dr. G. E. Rene	Quebec, P.Q	1,500	225
Fortune, Owen Eugene	Trenton, Ont	500	100
Fournier, Albert A	Ottawa, Ont	5,000	1,000
Fraser, Donald W. H	Chatham, N.B	100	20
Fraser, Grant Arch	Antigonish, N.S	200	40
Fraser, Rev. John	New Aberdeen, N.S	2,000	400
French, Felix Andrew	Swift Current, Sask	1,000	200
French, Rev. F. L	Brudenell, Ont	100	20
French, Rev. Isaiah	Killaloe, Ont	200	40
Fry, John Francis	Halifax, N.S	200	40
Gahagan, Andrew Joseph	Woodstock, Ont	100	20
Gallagher, Patrick (in trust)	Moncton, N.B	200	40
Gallant, John Edward	Tignish, P.E.I	100	20
Galligan, Dr. Thomas Daniel	Eganville, Ont	500	100
Gallivan, Dr. James Vincent	Peterboro, Ont	1,000	200
Gallogly, James	Wallaceburg, Ont	200	40
Gallogly, Michael	Wallaceburg, Ont	300	60

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Gauvreau, Alexander	Quebec, P.Q.	1,000	200
Gavin, Dr. William F.	Herbert, Sask.	100	20
Gehl, Rev. John Joseph	Formosa, Ont.	1,000	200
Gibbs, Michael Patrick (K.C.)	St John's, Nfld.	500	100
Gibson, Dr. William	Kingston, Ont.	200	40
Gillies, Jos. Alexander	Sydney, N.S.	500	100
Gillies, Rev. Daniel	Indian River, P.E.I.	500	100
Gillis, John Roderick	Sydney, N.S.	500	100
Gleeson, John Francis	St. John, N.B.	500	75
Gorman, John P.	Antigonish, N.S.	200	40
Gorman, M. J., K.C.	Ottawa, Ont.	500	100
Gorman, Samuel J.	Edmonton, Alta.	500	100
Gorman, Thomas	St. John, N.B.	200	40
Gough, Richard P.	Toronto, Ont.	5,000	1,000
Grace, Harry M.	Killaloe, Ont.	400	80
Grannon, Philip	St. John, N.B.	300	60
Grant, Alexander Jos.	Peterboro, Ont.	1,000	200
Grant, Gordon	Ottawa, Ont.	500	100
Grant, Milton Daniel	Ottawa, Ont.	1,000	200
Gravel, Emile	Moose Jaw, Sask.	3,000	150
Gray, Rev. Francis	Carleton Place, Ont.	100	20
Green, Ernest C.	Ottawa, Ont.	1,000	200
Griffith, Frederick J.	Sherbrooke, P.Q.	500	75
Grondin, G. A.	Quebec, P.Q.	500	100
Grondin, Dr. S. Eugene	Quebec, P.Q.	1,500	300
Gourette, Thomas P.	Edmundston, N.B.	200	40
Guy, Dr. J. Adolphe	Edmundston, N.B.	100	20
Haley, William David	East Waterford, N.S.	1,000	200
Halpin, David Joseph	Ottawa, Ont.	500	100
Haney, Michael John	Toronto, Ont.	5,000	1,000
Hanrahan, Margaret A.	Sydney, N.S.	200	40
Harriman, Alexander P.	Loggieville, N.B.	300	60
Harris, Hon. John	St. John's, Nfld.	500	100
Hawkins, Joseph Templeton	Sherbrooke, P.Q.	200	40
Healy, Mrs. Celia T.	Toronto, Ont.	5,700	1,140
Hearn, Edward James	Toronto, Ont.	100	20
Hearn, John Gabriel	Quebec, P.Q.	10,000	2,000
Hebert, Paul	Quebec, P.Q.	500	100
Heffernan, John Patrick	Montreal, P.Q.	2,500	500
Henault, Orille Louis	Westmount, P.Q.	2,500	500
Henderson, Francis D.	Ottawa, Ont.	1,000	200
Henry, George Anthony	London, Ont.	200	40
Herringer, George Salvator	Maple Creek, Sask.	100	20
Hickey, Clifford Patrick	Chatham, N.B.	500	100
Hickey, Joseph Francis	London, Ont.	200	40
Hickey, James	Ottawa, Ont.	300	60
Hickey, Richard	Sydney, N.S.	300	60
Hinchey, Morgan	New Waterford, N.S.	500	100
Hinchey, Wm. Jos.	New Waterford, N.S.	1,000	200
Hinnegan, John Joseph	Chatham, Ont.	300	60
Hogan, Thomas J.	Wallaceburg, Ont.	100	20
Hogan, Denis	Ottawa, Ont.	500	100
Hogan, Rev. James	Merlin, Ont.	300	60
Hogan, James	Kingston, Ont.	100	20
Howe, Michael	Pembroke, Ont.	500	100
Hubbard, Francis Edmund	Sarnia, Ont.	500	100
Hughes, William Thomas	Pembroke, Ont.	1,000	200
Hutton, Charles	St. John's, Nfld.	1,000	200
Jeffrey, Ronald Angus	Arnprior, Ont.	1,000	200
Jobin, Thomas	Winnipeg, Man.	200	40
Johnson, Charles Edward	Toronto, Ont.	200	40
Johnston, James J.	Charlottetown, P.E.I.	200	40
Jordan, John F.	Chesterville, Ont.	100	20
Kaiser, Marie Anna	Berlin Ont.	500	100
Keefe, John	St. John N.B.	200	40

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Kellaher, James Kennedy	Halifax, N.S.	1,000	200
Kelly, Edward Devlin	Sherbroke, P.Q.	500	100
Kelly, John Francis	Halifax, N.S.	500	100
Kelly, Joseph Henry	St. Thomas, Ont.	100	20
Kelly, Mrs. Mary Ann	Ottawa, Ont.	100	20
Kennedy, John	Cross Roads, Ohio, N.S.	1,000	200
Kennedy, Rev. Joseph	Sarnia, Ont.	200	40
Kennedy, Patrick Angus	Brandon, Man.	500	100
Kennedy, Dr. W. D.	Vancouver, B.C.	100	20
Kenny, Louis Francis	Pembroke, Ont.	500	100
Kenny, Michael (in trust)	Montreal, P.Q.	200	40
Kidd, Dr. John T., Rev	Toronto, Ont.	100	20
Kimpton, Rev. John	Pembroke, Ont.	500	100
LaBine, James	Haileybury, Ont.	2,500	500
LaBine, John A.	Haileybury, Ont.	2,500	500
Lacey, John P.	Eganville, Ont.	1,000	200
Lafleur, Isreal Louis	Montreal, P.Q.	500	100
Lamb, Agnes Mary	Windsor, Ont.	4,000	800
Lamb, Henry John C. E.	Windsor, Ont.	1,000	200
Lamoureux, Flavien, C. T., M.D.	Montreal, P.Q.	200	40
Lamoureux, J. R. Armand	Montreal, P.Q.	1,000	200
Lang, John Adolph	Berlin, Ont.	1,000	200
Lanigan, John F.	Ottawa, Ont.	500	100
Larkin, Hubert E.	St. Catharines, Ont.	2,500	500
Larsen, Theo.	Halifax, N.S.	100	20
LaRue, Joseph Arthur	Quebec, P.Q.	500	100
Latchford, Frank R., Judge	Toronto, Ont.	500	100
Laverty, William J.	Montreal, P.Q.	1,000	200
Law, Elizabeth	Ottawa, Ont.	500	100
Lawlor, Richard Alban	Chatham, N.B.	100	20
LeBlanc, William Henry	Halifax, N.S.	500	100
Legree, Samuel Joseph	Kingston, Ont.	500	100
LeMerchant, James A. J.	Halifax, N.S.	200	40
Lemoine, St. George	Ottawa, Ont.	500	100
Leroux, Louis Alfred	Coteau du Lac, P.Q.	500	100
Letang, Rev. Edward Henry	Pembroke, Ont.	500	100
Lynch, Daniel Johnston	Campbellford, Ont.	100	20
Lynch, James	Peterboro, Ont.	100	20
Lynch, William Thomas	Sydney, N.S.	200	40
Lyons, John J.	Edmundston, N.B.	10,000	2,000
MacAdam, Rev. Michael A.	Antigonish, N.S.	500	100
McArthur, James Joseph	Ottawa, Ont.	300	60
McAuliffe, William H.	Ottawa, Ont.	5,000	1,000
McCabe, Dr. James Ross	Strathroy, Ont.	200	40
McCarrall, Francis Joseph	Arthur, Ont.	100	20
McCarthy, Charles Edward	Haileybury, Ont.	1,000	200
McCarthy, Daniel	Sydney, N.S.	500	100
McCarthy, Most Rev. Edward J.	Halifax, N.S.	200	40
McCarthy, Dr. W. A.	Kingston, Ont.	100	20
McCauley, Rev. Wm. T.	Osgoode, Ont.	500	100
McClory, Frank	Lindsay, Ont.	100	20
McCloskey, Mrs. F.	Chesterville, Ont.	100	20
McCloskey, Frank	Chesterville, Ont.	300	60
McCloskey, Frank, jr.	Chesterville, Ont.	100	20
McCloskey, John Sydney	Sarnia, Ont.	1,000	200
McCool, Charles A.	Ottawa, Ont.	5,000	1,000
McCormac, Henry J.	St. Georges, P.E.I.	200	40
McCullough, Henry	St. John, N.B.	100	20
McCumber, Alexander J.	Port Arthur, Ont.	2,500	375
MacDonald, Rt. Rev. Alexander	Victoria, B.C.	300	60
McDonald, Rev. Allan J.	Fort Augustus, P.E.I.	500	100
McDonald, Allan J.	Glace Bay, N.S.	5,000	1,000
MacDonald, Rev. Charles W.	Bridgeport, N.S.	2,000	400
MacDonald, Daniel Bernard	North Bedeque, P.E.I.	500	100
Macdonald, Rev. D. R.	Glen Nevis, Ont.	500	100

THE CAPITAL ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
McDonald, Dr. Emmanuel Oscar	Glace Bay, N.S.	2,000	400
Macdonald, Daniel Louis	Glace Bay, N.S.	500	100
McDonald, David	Glenfinnan, P.E.I.	200	40
MacDonald, Henry	Glace Bay, N.S.	500	100
MacDonald, Rev. John H.	Glace Bay, N.S.	2,500	500
MacDonald, Rev. Maurice	Charlottetown, P.E.I.	300	60
McDonald, Rev. Pius A.	Charlottetown, P.E.	100	20
McDonald, Rev. Ronald	East Margaree, N.S.	100	20
MacDonald, William Cole	Edmundston, N.B.	200	40
Macdonald, William, jr.	Glace Bay, N.S.	1,000	200
Macdonell, Adrian I.	Cornwall, Ont.	100	20
McDougall, Daniel Hugh	Sydney, N.S.	500	100
McDougald, Duncan Joseph	Toronto, Ont.	100	20
McEachern, Alexander	New Waterford, N.S.	1,500	300
McEachern, Alfred E.	Charlottetown, P.E.I.	200	40
McElderry, John Edward	Guelph, Ont.	100	20
McElderry, Vincent Jos.	Guelp, Ont.	100	20
McGee, Very Rev. Charles E.	Stratford, Ont.	500	100
McGee, Walter Robert	Ottawa, Ont.	1,000	200
MacGillivray, Angus	Antigonish, N.S.	100	20
McGivney, James	Sherbroke, P.Q.	300	60
McGrady, Joseph M.	Port Arthur, Ont.	2,500	500
McHugh, Hugh J.	Guelph, Ont.	1,000	200
McInerney, Rev. John Joseph	Pembroke, Ont.	1,000	200
McInnis, Rev. Roderick	Sydney, N.S.	1,000	200
McInnis, M. A.	Old Bridgeport, N.S.	1,000	200
McIntosh, Alexander J.	Cornwall, Ont.	100	20
McIntyre, Dr. Duncan K.	Sydney, N.S.	200	40
McIsaac, John R.	Sydney, N.S.	500	75
McKenna, James	Montreal, P.Q.	2,500	500
McKenty, Dr. James	Winnipeg, Man.	2,500	500
MacKenzie, Colin	Sydney, N.S.	500	85
McKinnon, Michael J.	Glace Bay, N.S.	500	100
MacKinnon, Dr. William F.	Antigonish, N.S.	300	60
McKinley, Anthony Ignatius	Sarnia, Ont.	500	100
McLaughlan, Dr. James P.	St. John's, Nfld.	500	100
McLean, Rev. Joseph C.	Summerside, P.E.I.	300	60
McLellan, Angus A.	"	1,000	200
McLellan, Cornelius	Arlington, lot 14, P.E.I.	500	100
McLellan, Gregory J.	Charlottetown, P.E.I.	500	100
MacLeod, Rev. John Duncan	New Glasgow, N.S.	500	100
McMahon, John T.	Haileybury, Ont.	3,000	600
McMahon, Dr. Thos. Francis	Toronto, Ont.	500	100
McManany, William	Sherbrooke, P.Q.	200	40
McManany, Daniel	"	1,000	200
McManus, William John	"	500	100
McManus, Edward E.	Memramcook, N.B.	1,000	200
McManus, John W.	"	1,000	200
McManus, Reid	"	1,000	200
McMillan, John Angus, M.P.	Alexandria, Ont.	2,500	500
MacMillan, Rev. John C.	Cardigan Bridge, P.E.I.	100	20
McNally, John T.	Summerside, P.E.I.	100	20
McNamara, Thomas	Peterboro, Ont.	500	100
McNeil, Alexander S.	New Aberdeen, N.S.	2,500	500
McNeil, Hugh J.	New Waterford, N.S.	600	120
McNeil, James	Glace Bay, N.S.	2,000	400
McNeil, John	"	1,000	200
McNeil, John J.	"	100	20
Macneil, Lewis M.	Lingan, C. B.	400	80
McNeil, Margaret	Brookline, Mass.	2,000	400
McNeil, Most Rev. Neil	Vancouver, B.C.	100	20
McParland, Michael	Gananoque, Ont.	200	40
MacPherson, Rev. Hugh P., D.D.	Antigonish, N.S.	1,200	240
McPhillips, Lewis G.	Vancouver, B.C.	1,000	200
McQuade, William James	Sarnia, Ont.	500	100

SESSIONAL PAPER No. 8

THE CAPITAL ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
McRae, Rev. Alexander Corbet	Cornwall, Ont	500	100
McRae, Rev. John E	St. Andrew's W., Ont	200	40
McTague, John S	Guelph, Ont	200	40
Maguire, Thomas Joseph	Sherbrooke, P.Q	400	80
Maher, John	Swift Current, Sask	1,000	200
Mahoney, William Joseph	St. John, N.B	100	20
Maloney, John	Ottawa, Ont	100	20
Maloney, John Joseph	Toronto, Ont	2,500	500
Maloney, Dr. Paul Joseph	Cornwall, Ont	100	20
Mallon, Michael Patrick	Toronto, Ont	200	40
Manion, Robert J., M.D	Fort William, Ont	200	40
Manley, Thomas	Belleville, Ont	100	20
Manley, Thomas, jr	Belleville, Ont	100	20
March, Rt. Rev. John	Harbour Grace, Nfld	500	100
Marrin, Philip	Winnipeg, Man	300	60
Martin, Mrs. Catherine	Renfrew, Ont	2,500	500
Martin, John J	Sydney, N.S	200	40
Meehan, Angus	Pembroke, Ont	500	100
Melanson, Harry H	Moncton, N.B	100	20
Menard, Frank	Sturgeon Falls, Ont	100	20
Merchant, James, jr	Sydney, N.S	100	20
Miller, A. W., M.D	New Waterford, N.S	5,000	1,000
Minehan, Rev. L	Toronto, Ont	200	40
Mooney, Miss Ailie	Ottawa Ont	1,500	300
Mooney, Patrick	Halifax, Ont	200	40
Mooney, Wm. Joseph	Ottawa, Ont	1,500	300
Monahan, Patrick	Montreal, P.Q	2,500	500
Monahan, Rev. Peter Joseph	North Bay, Ont	800	160
Moran, John Patrick	Rockingham, Ont	100	20
Moriarty, John Bernard Rev	Kentville, N.S	2,500	500
Morissette, Oliver C	Sherbrooke, P.Q	1,000	200
Morissey, John	Newcastle, N.B	500	100
Morgison, Miss Margaret	Ottawa, Ont	100	20
Morgison, Miss Mary A	Ottawa, Ont	100	20
Mullin, John T	Kensington, P.E.I	100	20
Mullins, Joseph	New Aberdeen, N.S	1,000	200
Mulligan, David B	Ottawa, Ont	2,500	500
Mulligan, Mrs. Susan Hill	Ottawa, Ont	2,500	500
Mulligan, William G	Aylmer, P.Q	100	20
Mulligan, Dr. William H	Ottawa, Ont	1,000	200
Murdock, Rev. Edward S	Renous, N B	200	40
Murphy, Fergus	Quebec, P.Q	1,000	200
Murphy, Francis P	Moncton, N.B	100	20
Murphy, Dr. George Henry	Glace Bay, N.S	1,500	300
Murphy, George William	Sherbrooke, P.Q	200	40
Murphy, James	Mount Forest, Ont	2,000	400
Murphy, John	Sydney, N.S	1,000	200
Murphy, John	Ottawa, Ont	1,000	200
Murphy, John M	Halifax, N.S	1,000	200
Murphy, Dr. P.C	Tignish, P.E.I	200	40
Murray, Joseph L	Pembroke, Ont	500	100
Nagle, Thomas	St. John, N.B	500	100
Navin, Thomas Henry	Moose Jaw, Sask	2,500	500
Navin, William Adolphe	Moose Jaw, Sask	2,500	500
Neville, John A	Halifax, N.S	500	100
Nicholson, Rev. John H	Lingan, N.S	500	100
Nolan Patrick J	Ottawa, Ont	1,000	200
Norris, James	Three Arms, Notre Dame, Green Bay, Nfld	500	100
Nunan, Frank	Guelph, Ont	300	15
O'Brien, John	Nelson, N.B	1,000	200
O'Brien, John B	Renfrew, Ont	10,000	2,000
O'Brien, M. J	Montreal, P.Q	10,000	2,000
O Brien, Rev. M. J., D.D	Peterboro, Ont	200	40
O'Connell, Daniel James	Sydney, N.S	100	20

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
O'Connell, John R	Ottawa, Ont.	1,000	200
O'Connell, Joseph D.	Victoria, B.C.	500	100
O'Connell, Thomas	Montreal, P.Q.	5,000	1,000
O'Connor, Elizabeth A.	Ottawa, Ont.	500	100
O'Connor, James Davidson	Halifax, N.S.	300	60
O'Connor, John J.	Ottawa, Ont.	1,000	200
O'Connor, Lawrence V.	Lindsay, Ont.	500	100
O'Connor, Patrick	Ottawa, Ont.	1,000	200
O'Connor, P. J.	Ottawa, Ont.	1,000	200
O'Connor, Thomas D.	Gananoque, Ont.	100	20
O'Dea, John Vincent	St. John's, Nfld.	2,000	400
O'Donnell, Thomas	Ottawa, Ont.	300	60
O'Dwyer, Francis	Edmonton, Alta.	100	20
O'Dwyer, P.	Strathroy, Ont.	200	40
O'Dwyer, William J.	Edmonton, Alta.	100	20
O'Flynn, Andrew Joseph	Wallaceburg, Ont.	500	100
O'Hara, John	Sturgeon Falls, Ont.	100	20
O'Keefe, George	Ottawa, Ont.	500	100
O'Keefe, Rev. Michael A.	Chatham, N.B.	100	20
O'Leary, Rev. James Louis, D.D.	Chatham, N.B.	100	20
O'Leary, Patrick Joseph	Ottawa, Ont.	1,000	200
O'Leary, Richard	Aylmer, P.Q.	100	20
O'Meara, John J.	Ottawa, Ont.	1,000	150
O'Mullin, Robert	Halifax, N.S.	2,000	400
O'Neil, Edward Jas.	Guelph, Ont.	100	20
O'Neil, Henry Joseph	St. John, N.B.	500	100
O'Neil, James G.	Fort William, Ont.	200	40
O'Neil, Thomas J.	Montreal, P.Q.	2,500	500
O'Regan, John	St. John, N.B.	1,000	200
O'Reilly, James	Vancouver, B.C.	10,000	2,000
O'Reilly, Michael J.	Hamilton, Ont.	500	100
O'Reilly, William J.	Placentia, Nfld.	300	60
O'Rourke, Rev. M.	Westport, Ont.	2,500	500
Orr, John B.	Toronto, Ont.	200	40
Orr, Mrs. Margaret	Toronto, Ont.	200	40
Orr, William John	Toronto, Ont.	100	20
Ostiguy, Noel Adelard	Valleyfield, P.Q.	500	100
Parker, James Francis	St. John's, Nfld.	1,000	200
Peltier, Eugene Joseph	Brandon, Man.	2,500	500
Pendergast, Patrick T.	New Aberdeen, N.S.	1,000	200
Phelan, Thomas Patrick	Toronto, Ont.	7,500	1,500
Poulin, L. N.	Ottawa, Ont.	5,000	1,000
Poupore, William Joseph	Montreal, P.Q.	5,000	1,000
Poupore, George Cahill	Montreal, P.Q.	1,000	200
Powers, Edward F.	St. John, N.B.	1,000	200
Quain, Miss Mary	Ottawa, Ont.	500	100
Quinlan, Hugh	Montreal, P.Q.	2,500	500
Quinn, Felix Patrick	Halifax, N.S.	300	60
Quinn, John	Tweed, Ont.	100	20
Quinn, John S. Rev.	Tweed, Ont.	200	40
Quinn, Winnifred Ann	Cochrane, Ont.	1,000	200
Ramsey, Charles Henry	St. John, N.B.	200	40
Redmond, Augustine V.	Superior Jct., Ont.	2,000	400
Redmond, John Patrick	Mattawa, Ont.	10,000	2,000
Redmond, William John	Maple Creek, Sask.	500	100
Reddin, James Henry	Charlottetown, P.E.I.	500	100
Regan, John	Chatham, Ont.	1,000	200
Reid, Annie G.	London, Ont.	100	20
Reilly, Edward Albert	Moncton, N.B.	500	100
Renisbarrow, Charles	Chatham, N.B.	500	100
Renouf, Rev. H. T.	Trepassey, Nfld.	200	40
Roach, Joseph Moses	Arthur, Ont.	100	20
Robertson, Angus W.	Westmount, P.Q.	5,000	1,000
Rodney, M. J.	Winnipeg, Man.	100	5
Rossill, Frank	Toronto, Ont.	5,000	1,000

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Ryan, Daniel A.	St. John's, Nfld.	1,000	200
Ryan, Edward Joseph.	London, Ont.	200	40
Ryan, Edmund J.	Trinity, Nfld.	3,000	600
Ryan, James.	St. John's, Nfld.	10,000	1,500
Ryan, John.	Montreal, P.Q.	1,000	200
Ryan, John.	Ottawa, Ont.	200	40
Ryan, John J.	Montreal, P.Q.	1,000	200
Ryan, Samuel J.	St. John's, Nfld.	500	100
Ryan, William J.	Toronto, Ont.	200	40
Sauve, Louis A.	Coteau Station, P.Q.	1,000	200
Savage, Edward.	Moncton, N.B.	100	20
Scollard, Rt. Rev. D. J.	North Bay, Ont.	100	20
Scully, William E.	St. John, N.B.	1,000	200
Scully, Dr. William Talbot.	St. John's, Nfld.	400	80
Seitz, John J.	Toronto, Ont.	5,000	1,000
Sharpe, Henry Parsons.	Toronto, Ont.	200	40
Sharpe, Mrs. Mary C.	Toronto, Ont.	100	20
Shea, Patrick J.	St. John's, Nfld.	500	100
Sheehy, Richard.	Peterboro, Ont.	200	40
Sheridan, Francis Joseph.	Ottawa, Ont.	100	20
Shields, Charles J.	Haileybury, Ont.	2,000	400
Shortall, William Patrick.	St. John's, Nfld.	500	100
Slattery, John L.	St. John's, Nfld.	200	40
Slattery, John P.	Moose Jaw, Sask.	500	100
Slattery, W.	Ottawa, Ont.	100	20
Smith, Eliza Josephine.	Kentville, N.S.	2,000	400
Smith, George W.	North Bay, Ont.	100	20
Smith, John Joseph.	Regina, Sask.	1,000	200
Somers, Thomas.	Antigonish, N.S.	200	40
Stafford, William H.	Almonte, Ont.	600	120
Steckel, Mrs. Mary Ann.	Ottawa, Ont.	500	100
Strang, John T.	Bridgeport, C.B.	1,000	200
Street, Douglas R.	Ottawa, Ont.	2,500	125
St. Pierre, John Charles.	Sherbrooke, P.Q.	200	40
Sullivan, Harry J.	Chatham, Ont.	100	20
Sullivan, J. M.	Calgary, Alta.	500	100
Sullivan, Dr. Michael Thomas.	New Aberdeen, N.S.	5,000	1,000
Sullivan, William.	Saskatoon, Sask.	300	60
Sunstrum, Robert P.	Mattawa, Ont.	1,000	200
Tansey, Owen H.	Montreal, P.Q.	500	100
Thauvette, Dr. Joseph.	Cedars, P.Q.	200	40
Tepoorten, Julius Andrew.	Vancouver, B.C.	2,500	500
Thompson, Rev. A. McD.	Glace Bay, N.S.	200	40
Thompson, J. A. C.	Gananoque, Ont.	500	100
Tillman, Anthony.	London, Ont.	200	40
Tobin, Mary Ann.	Glace Bay, N.S.	300	60
Tobin, William Henry.	St. John's, Nfld.	1,000	200
Tobin, William R.	Glace Bay, N.S.	200	40
Tompkins, Rev. J. J.	Antigonish, N.S.	300	60
Tracy, Rev. Patrick John.	Sheenboro, P.Q.	500	100
Trainor, Rev. Thomas H.	Cache Bay, Ont.	200	40
Travers, Thomas.	Sudbury, Ont.	200	30
Valiquet, Ulric.	Ottawa, Ont.	2,000	400
Veitch, Edward Joseph.	Pine, Ont.	200	40
Vernier, George Romuald.	Coteau Landing, P.Q.	500	100
Wadden, Frederick J.	St. John's, Nfld.	500	100
Walsh, Dr. Frank.	Guelph, Ont.	1,000	50
Walsh, John Henry.	Sherbrooke, P.Q.	2,000	400
Warde, James Denis.	Toronto, Ont.	2,500	500
Wheelan, James Edward.	Regina, Sask.	200	40
Whelan, Rev. Stephen Joseph.	North River, Nfld.	500	100
Whibbs, Rev. George Francis.	Campbellford, Ont.	200	40
Williams, Arthur P.	Chatham, N.B.	300	60
Wilson, James S.	Ottawa, Ont.	300	60
Wiltsey, Darius Henry.	Pembroke, Ont.	1,000	200

THE CAPITAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Wiltsey, Mrs. Ellen A.	Pembroke, Ont.	500	100
Winans, B. G., (in trust)	Montreal, P.Q.	2,500	500
Wims, W. K.	Belleville, Ont.	100	20
Wooten, George Richard	Halifax, N.S.	200	40
Wootten, Alfred Gerald	Halifax, N.S.	200	40
Woodcutter, Rev. Francis	Moose Jaw, Sask.	2,500	500
Young, Daniel	New Aberdeen, N.S.	1,000	200
Young, Dr. Charles A.	Ottawa, Ont.	1,000	200
Totals		$ 624,400	$122,480

SESSIONAL PAPER No. 8

CONFEDERATION LIFE ASSOCIATION.

LIST OF DIRECTORS—(As at Jan. 23, 1913.)

Shareholders' Directors: J. K. Macdonald, Hon. Jas. Young, Lieut.-Col. A. E. Gooderham, Thos. J. Clark, Sir Edmund B. Osler, M.P., D. R. Wilkie, Cawthra Mulock, Joseph Henderson.
Policyholders' Directors: Major J. F. Michie, W. D. Matthews, Sir Wm. Whyte, Jno. Macdonald.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Alley, Florence M.	Toronto	6,600	660
Burpee, estate Hon. I.	St. John, N.B.	10,000	1,000
Burgess, Ralph K.	Toronto	2,000	200
Ball, Miss Louisa A.	"	5,000	500
Ball, Miss Florence S.	"	5,000	500
Ball, estate of R. L.	"	5,000	500
Ball, Alfred	Niagara-on-the-Lake	9,100	910
Barnhart, Miss Helen	New York	5,000	500
Britton, Hon. Byron M.	Toronto	10,500	1,050
Benson, Miss Clara C.	Port Hope	2,000	200
Cairns, Miss Marzetta I.	Virgil	5,000	500
Cairns, Miss Marzetta I., (in trust)	"	38,000	3,800
Cameron, Mrs. Carrie E.	The Manse West Hill, Scarboro Township	16,700	1,670
Cherriman, Mrs. Julia	London, England	62,000	6,200
Clark, Thos. J.	Toronto	2,500	250
Cathcart, Rev. Nassau	Guernsey, C.I., G.B.	6,000	600
Caulfield, Miss M. K.	Toronto	3,000	300
Campbell, A., J., Trustee	Truro, N.S.	4,000	400
Cork, George	Toronto	3,500	3,500
Culver, Miss M. M.	Simcoe	7,500	750
Chewett, Miss H. M. A.	St. Catharines	6,700	670
Chewett, Miss K. R.	St. Catharines	5,900	590
Dixon, estate of B. Homer	Toronto	20,000	2,000
Dunn, estate of James L.	St. John, N.B.	4,000	400
Goldie, Miss Esther	Ayr, Ont.	11,000	1,100
Gravel, Joseph O. (in trust)	Montreal	5,000	500
Gripton, C. M.	St. Catharines	44,000	4,400
Gripton, Mrs. E. J.	St. Catharines	31,000	3,100
Gooderham Lieut.-Col. A. E.	Toronto	2,500	250
Gooderham, Alfred	"	35,600	3,560
Graham, Mrs. M. J.	"	9,500	950
Gibbs, W. H.	"	2,000	200
Hooper, estate of C. E.	St. Catharines	10,000	1,000
Hingston, estate of Sir W. H.	Montreal	35,000	3,500
Hague, Mrs. Jemima	London,	5,000	500
Hale, Jeffery	"	10,000	1,000
Hamilton, Mrs. Frances E., executrix	Toronto	5,700	570
Henderson, Joseph	"	2,500	250
Jones, Mrs. Mary J.	St. John, N.B.	4,000	400
Jones, Mrs. E. B.	Cincinnati, Ohio	21,200	2,120
Johnston, H. J.	Montreal	10,000	1,000
Kerns, Mrs. Helen C.	Burlington	4,500	450
Long, John J., trustee	Collingwood	2,200	220
Marani, Sarah B.	Toronto	7,000	700
Mason, A. J. & Mary L., executors	"	10,000	1,000
Masson, Alice	"	6,600	660
Mason, Amy E.	"	6,600	660
Mason, Douglas H. C.	"	6,600	660
Macdonald, Miss Charlotte H.	"	5,800	580
Macdonald, Rev. Donald B.	"	4,800	480
Macdonald, John K., (in trust)	"	3,600	360
Macdonald, John K., (in trust)	"	7,200	720
Macdonald, John K.	"	37,900	3,790
Macdonald, Chas. S., (in trust)	"	500	50
Macdonald, Chas. S.	"	9,300	930
Macdonald, Mrs. Ethel M.	"	1,000	100
Macdonald, Col. W. C.	"	40,000	4,000
Moore, Miss R. M.	"	1,500	150
Myers, Alfred	New York	15,000	1,500

CONFEDERATION LIFE ASSOCIATION—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Malloch, Mrs. O. C. E.	Toronto	5,000	500
Merritt, Mrs. Grace C.	Indianapolis	5,000	500
Mulock, Cawthra	Toronto	22,600	2,260
Milne, Mrs. Mabel G.	North Bay	8,400	840
Mitchell, W. G. & Co. (in trust)	Toronto	10,000	1,000
McMaster, Miss Hatie D. (in trust)	Collingwood	7,000	700
Nesbitt, Hon. Wallace	Toronto	1,100	110
Oldright, Dr. William	"	5,000	500
Osler, Sir Edmund B., M.P.	"	33,500	3,350
Penny, E. Goff	Montreal	4,000	400
Patterson, William G.	Toronto	2,500	250
Prevost, Mrs. Sarah B.	Cheltenham, Eng.	8,600	860
Paisley, Mrs. Louise F.	Sackville, N.B.	10,000	1,000
Perry, Norman D. (in trust)	Toronto	40,000	4,000
Rose, Mrs. Catherine S. R.	"	3,300	330
Swan, Henry	"	20,000	2,000
Sharp, Miss Marion	Portsmouth, Eng.	2,000	200
Smith, Mrs. Emily G.	Guelph	4,600	460
Smith, Mrs. Edith G.	Toronto	3,500	350
Tilley, H. R.	" (C.L.A.)	2,500	250
Toronto General Trusts Corporation	"	5,000	500
Toronto General Trusts Corporation trustees	"	50,000	5,000
Toronto General Trusts Corporation executors	"	10,000	1,000
Wadsworth, Mrs. E.	Weston	8,000	800
Wellington, Mrs. Helena G.	Toronto	37,700	3,770
Wilkie, D. R. Col.	"	5,000	500
Young, Hon. James	Galt	20,000	2,000
Vandersmissen, Eliz. S.	Toronto	6,600	660
Totals		$ 1,000,000	$ 100,000

SESSIONAL PAPER No. 8

THE CONTINENTAL LIFE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Februay 27, 1913.)

Geo. P. Woods, President; J. W. Scotland, Jos. Rosser, Vice-Presidents; Emerson Coatsworth, K.C., A. F. MacLaren, Angus McKay, M.D., Sidney Jones, M. Rawlinson, E. E. Sharpe, H. Wilberforce Aikins, M.D.

LIST OF SHAREHOLDERS—(As at Februay 27, 1913.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Adams, Dr. H.	Embro, Ont.	1,000	200
Adams, Rev. W. H.	Box 113, Markdale, Ont.	1,000	200
Applebe, Dr. Jas.	Parry Sound, Ont.	500	100
Anderson, Wm. J.	Listowel, Ont.	1,000	200
Annis, Mary J.	Port Union, Ont.	500	100
Annis, Chas. A.	Port Union, Ont.	500	100
Aikins, Dr. H. Wilberforce	264 Church St., Toronto.	13,000	2,600
Allin, Hiram	Ostrander, Ont.	4,000	800
Arthur, Dr. J. R.	Collingwood, Ont.	2,000	400
Aulsebrook, G. O.	Box 258, Winnipeg, Man.	1,500	300
Armour, Jos.	Ingersoll, Ont.	500	100
Allison, Thos.	Teeswater, Ont.	2,000	400
Aikins, Lydia E. L.	264 Church St., Toronto.	15,000	3,000
Aikins, Moses Henry	Burnhamthorpe, Ont.	5,000	1,000
Bartley, N. H.	Ingersoll, Ont.	2,000	400
Barclay, Robt.	255 Carlton St., Winnipeg.	2,500	500
Bannerman, J. G.	Owen Sound, Ont.	200	40
Bayley, Mrs. S. C.	Johnville, Que.	400	80
Bandel, Mrs. Mary	533 Euclid Ave., Toronto.	500	100
Batman, Susan Gertrude	Kincardine, Ont.	1,000	200
Bray, Thos L.	210 Geoffrey St., Toronto.	1,000	200
Bean, Mary E.	Woodstock, Ont.	2,000	400
Bennett, Dr. W. H.	Tilsonburg, Ont.	500	100
Bennett, Mrs. Maggie L., c/o Rev. T. J. Bennett,	A1023, 9th St. E., Calgary.	600	120
Bingham, Dr. G. S.	Hamilton, Ont.	1,000	200
Bright, A. J. (estate of) Mrs. A. J. Bright, c/o Dr. R. E. Fisher	251 Carlton St., Toronto.	500	100
Bright, W. D.	Seaforth, Ont.	500	100
Briscoe, R. A.	Galt, Ont.	1,000	200
Birss, Francis	Harriston, Ont.	2,000	400
Brine, F. E.	Phoenix, B.C.	500	100
British America Security Co., Limited	Toronto, Ont.	294,900	58,980
Boulton, G. H.	782 Yonge St., Toronto.	1,000	200
Boyer, John	Kincardine, Ont.	1,000	200
Bulyea, Hon. G. H. V.	Edmonton, Alta.	4,000	800
Burgess, Robt. F. G.	423 VanNorman St., Port Arthur, Ont.	1,000	200
Brown, C. J.	Winnipeg, Man.	2,000	400
Butler, Edw. J.	St. Thomas, Ont.	500	100
Bromley, John	Pembroke, Ont.	1,000	200
Brown, Jos. A. (in trust)	Collingwood, Ont.	400	80
Burkholder, J. R.	St. Thomas, Ont.	1,000	200
Burgess, Jas.	Tilbury, Ont.	500	100
Brook, B. F. (estate of)	Listowel, Ont.	6,000	1,200
Cassels, L. G.	Oshawa, Ont.	5,000	1,000
Clapp, David	LePas, Man.	1,000	200
Clare, Rev. George R.	Millbrook, Ont.	1,000	200
Carless, Richard,	Tilbury, Ont.	100	20
Clark, C. W.	21 Princess St., Winnipeg.	4,000	800
Clark, Mrs. Adelaide L.	74 Albany Avenue, Toronto.	5,000	1,000
Campbell, A. M.	Lacombe, Alta.	2,000	400
Cameron, Dr. W. A.	Arnprior, Ont.	500	100
Cahill, Ed.	178 Spence St., Winnipeg.	1,000	200
Chambers, Mrs. Lottie	961 Howe St., Suite 10, Elgin Blk., Vancouver, B.C.	4,000	800
Carter, DeWitt	Port Colborne, Ont.	1,000	200
Cram, George	Morden, Man.	1,000	200
Clark, Nelson	Weston, Ont.	2,000	400
Cargill, W. D.	Cargill, Ont.	20,000	4,000

THE CONTINENTAL LIFE—*Continued.*

THE LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Campbell, Archibald	Woodville, Ont.	1,000	200
Clarke, Harry Hawkins	Haliburton, Ont.	2,000	400
Chisholm, John M.	Winnipeg, Man.	2,000	400
Cowan, S. B.	Portage la Prairie, Man.	21,000	4,200
Codd, Mrs. Annie S. W.	19 Water St. N., Berlin, Ont.	2,000	400
Coatsworth, Emerson	Continental Life Bldg., Toronto	7,900	1,580
Corbett, Alex.	505 Arcadian Ave., Waukesha, Wis., U. S. A.	500	100
Cowen, John	Grand Valley, Ont.	5,000	1,000
Coates, P. H.	Johnville, Que.	400	80
Corbould, Gordon E., (in trust)	New Westminster, B.C.	4,000	800
Cohoe, John G.	1718 Overton Park Ave., Memphis, Tenn.	1,000	200
Cook, Rev. C. W., (Estate of)	Stayner, Ont.	2,900	580
Cochrane, Miss Margaret	Ayr, Ont.	1,000	200
Cochrane, John	Ayr, Ont.	1,000	200
Crosby, A. B.	P.O. Box 108, 3 Hollis St., Halifax, N.S.	1,000	200
Crowe, J. Frank	4 Princess Place, Halifax.	3,000	600
Cowper, Mrs. Annie M.	Dundas, Ont.	500	100
Carter, Chas. Sperry, (Estate of) c/o DeWitt Carter	Port Colborne, Ont.	1,000	200
Dafoe, Isaiah B.	Aultsville, Ont.	1,000	200
Davidson, Sophia E.	Neepawa, Man.	2,000	400
Davidson, Mrs. Jessie	122 Bleecker St., Toronto	1,500	300
Dickson, Jas. D.	Niagara Falls, Ont.	1,000	200
Dickson, Dr. W.W., (estate of)	Care of W. H. Williams, Pembroke, Ont.	1,000	200
Dickey, J. H.	Trenton, Ontario.	1,000	200
Douglas, D. H.	Chatham, Ont.	1,000	200
Douglas, John H.	Campbellford, Ont.	1,000	200
Douglas, W. G.	Winnipeg, Man.	500	100
Dyer, Wm. D.	Columbus, Ont.	500	100
Drummond, H. M.	Winnipeg, Man.	500	100
Dunsford, Chas. Rubidge	Morden, Man.	1,000	200
Etherington, J.	Binbrook, Ont.	200	40
Egbert, Wm.	Milverton, Ont.	1,000	200
Edgecombe, Fred. B.	Queen St. Fredericton, N.B.	1,000	200
Elliott, Wm.	Mitchell, Ont.	2,000	400
Elliot, Thos.	Molesworth, Ont.	1,500	300
Farley, Dr. John J.	Belleville, Ont.	1,000	200
Farley, Ethel E.	Care of Dr. Farley Trenton Ont.	1,000	200
Frame, J. F.,	1136-12th Ave. W., Vancouver, B. C.	4,000	800
Farmer, Rev. Samuel J.	Brantford, Ont.	400	80
Fraleigh, Sidney	St. Marys, Ont.	5,000	1,000
Ferguson, Duncan	Stratford, Ont.	2,000	400
Ferguson, Hugh	Moose Jaw, Sask.	2,500	500
Flintoft, John	Drummond, Ont.	1,000	200
Forrester, Andrew, (estate of)	Care of Wm. Elliot, Mitchell, Ont.	8,000	1,600
Foster, Jas.	Tilbury, Ont.	1,300	260
Floyd, Rev. M. P.	Killarney, Man.	1,000	200
Fulton, George	Ailsa Craig, Ont.	1,000	200
Furniss, Mary P.	Beaverton, Ont.	2,000	400
Furniss, Frederick Little	Beaverton Ont.	2,000	400
Glass, D.	38 St. Vincent St.,, Toronto	1,000	200
Grant, Jas. (estate of)	Care of W. G. Hyland, Bank of Hamilton, Orangeville, Ont.	1,000	200
Gawley, Margaret W.	Box 653, Binbrook, Ont.	400	80
Graham, J. C.	137 River Avenue, Box 653, Winnipeg.	3,000	600

THE CONTINENTAL LIFE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Gregory Rev. J. W	Lakefield, Ont	1,200	240
Gregory, Mrs. Mary	Westminster College, Bloor St. W. Toronto	500	100
Greenwood, R	32 Adelaide St. E., Toronto.	1,000	200
Green, Kate E	Greenwood, Ont	1·000	200
Gilroy, G. R	Mount Forest, Ont	500	100
Gilchrist, Dr. W. C	Orillia, Ont	2,000	400
Gillies, Archibald I	336 Glendale Ave., Glendale, Cal	2,400	480
Gibson, Dr. Jas. L	Lynden, Ont	5,000	1,000
Goodspeed, C. (estate of)	Paradise, N. S.—(Care of F. W. Bishop)	4,000	800
Gunn, N. B	Ingersoll, Ont	2,500	500
Gunn, Hector	120 Albany Ave., Toronto	1,000	200
Guthrie, Robt	Ayr, Ont	500	100
Guthrie, Mary Catherine	Ayr, Ont	500	100
Hall, Miss Frances	10 Arthur St., Guelph, Ont.	2,500	500
Hall, Miss M. A	10 Arthur St., Guelph, Ont.	2,500	500
Harvey, Dr. E. E	Norwich, Ont	1,000	200
Hall, W. J	367 Spadina Ave., Winnipeg.	1,000	200
Hays, Robert C	Goderich, Ont	2,000	400
Hart, Thos	Innerkip, Ont	1,000	200
Hart, Thos M	Innerkip Ont	1,000	200
Hastings, Thomas A	23 Lowther Ave Toronto	500	100
Herbert, Miss Martha H	Belleville, Ont	7,500	1,500
Henwood, Dr. J. M	11 Bloor St. W., Toronto	1,000	200
Herald, W. J	190 Whitney Ave. Sydney, N. S	3,200	640
Herald, Chas. A	91 Queen St., N., Hamilton.	5,000	1,000
Henderson, H. E	Rosser Ave., Brandon, Man.	1,000	200
Higginbotham, Mrs. L	Virden, Man	800	160
Hoig, Dr. D. S	Oshawa, Ont	1,500	300
Howey, Dr. R	Owen Sound, Ont	1,000	200
Hunton, Edith E	Care of Prof. S. W. Hunton, Sackville, N.B	1,000	200
Hunt, John D	Carberry, Man	100	20
Hornby, Mrs. Sara M	Ruthilda, Sask	1,000	200
Jaques, Dr. W. S	Bo 336, Trenton, Ont	2,500	500
Jamieson, Dr. C. J	145 Pacific Ave., Winnipeg.	500	100
Jull, Bennett (estate of)	Care of T. W. Jull, 184 Crescent Road, Toronto	1,000	200
Jones, Sidney	31 Adelaide W., Toronto	31,700	6,340
Johnston, W. H.	Box 238 (Main St.) Winnipeg, Man	2,000	400
Jones, Ruth	Care of Sidney Jones 31 Adelaide W., Toronto	5,000	1,000
Kean, Hugh	P. O. Box 77, Guelph, Ont.	2,500	500
Keith, Donald	Teeswater, Ont	1,000	200
Kidd, W. G	Kingston, Ont	1,000	200
Lauchland, Wm	Oshawa, Ont	1,000	200
Lawrence, W. J	144 Geoffrey, St., Toronto,	2,000	400
Lane, John J	245 Spence St., Winnipeg	1,000	200
Lee, Charles H	AgriculturalCollege,Winnipeg	500	100
Lee, W. F	Winnipeg, Man	4,500	900
Lillie, J. T	Orillia, Ont	500	100
Lindley, Mrs. M. E	Ingersoll, Ont	4,100	820
Lyons, Robt. Fern	Carberry, Man	500	100
Ludlow, Wm	Dundalk, Ont	1,000	200
Lunan, Alexander L	P. O Box 313, Toronto	4,000	800
Luckens, Rev. T	Schreiber, Ont	2,500	500
Loucks, Minnie	Morrisburg, Ont	400	80
Logan, John X	452 Oxford St., Rear,London, Ont	200	40
Long, Clarence	Arthur, Ont	1,000	200
MacLaren, A. F	Manning Arcade, Annex, Toronto, Ont	5,000	1,000

THE CONTINENTAL LIFE.—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
MacLaren, John A.	383 Wilbrod St Ottawa, Ont.	5,000	1,000
Mair, John	Collingwood, Ont	200	40
Mair, Mrs. Agnes M.	Collingwood, Ont	300	60
MacLeod, Malcolm Hugh	East Toronto,(Gen. Deliv	1,000	200
Mabee, Mrs. Sarah	469 Sargeant Ave., Winnipeg	1,000	200
Marsh, D. W.	Calgary, Alta.	2,000	400
Mackay, Dr. Hugh	Carberry, Man.	500	100
Mather, Samuel	Tilbury, Ont.	1,000	200
Matheson, Dr. John S.	Brandon, Man	1,000	200
Matheson, R. M.	Brandon, Man.	2,000	400
Mackechnie, Dr. L. N.	Horner & Hastings Sts., Vancouver, B.C.	5,000	1,000
Marsh, Rev. Daniel B.	Springville, Ont.	200	40
Matte, J. S.	Care of T. B. Renaud & Co., Quebec, Que.	1,000	200
MacEwan, John A.	Bratton, Sask.	3,000	600
Metcalfe, Thos. H.	Portage la Prairie, Man	1,000	200
Metcalfe, Hon. Thos. L.	Winnipeg, Man	5,000	1,000
Menzies, Mrs. Maggie	Ailsa Craig, Ont.	2,000	400
Meldrum, Mrs. Maud R.	New Durham, Ont	1,000	200
Minshall, H.	Brownsville, Ont	2,000	400
Milroy, Dr. Thos. M.	162 Donald St., Winnipeg	2,000	400
Millar, Jas.	Box 248, Arnprior, Ont	500	100
Murray, Rev. J. L.	106 Geoffrey St., Toronto	2,000	400
Muma, Mrs. G. B.,	Ayr, Ont.	1,000	200
Mosely, John	Goderich, Ont.	3,000	600
Moore, James	Brooklin, Ont.	1,000	200
Munro, Hugh,	Alexandria, Ont.	6,000	1,200
Morgan, J.	Walkerton, Ont.	1,000	200
Muir, Jas.	Calgary, Alta.	500	100
Mooney, Wm. S.	Vankleek Hill, Ont.	5,000	1,000
Munro, Hugh (in trust)	Alexandria, Ont.	1,000	200
McKay, Dr. Angus	Ingersoll, Ont.	5,000	1,000
McArthur, A. G.	Emerson, Man.	100	20
McLagen, W. J.	Mitchell, Ont.	1,000	200
McLagan, Mrs. Sarah A.	Mitchell, Ont.	1,000	200
McLaughlin, R. T.	Alba, Ont.	500	100
McCallum, J. R.	Welland, Ont.	10,000	2,000
McCallum, Nehemiah,	Vankleek Hill, Ont.	2,000	400
McArthur, George	68 High St., St. John, N.B.	500	100
McNally, Erwin C.	Blair, Ont.	2,000	400
McDermott, Patrick J.	Minnedosa, Man.	1,000	200
McKee, Dr. J. F.	202 N. Illinois St., Indianapolis, Ind	1,000	200
McKenzie, Dr. T.	1361 King St,, W., Toronto	2,500	500
McMillan, Hon. Hugh,	Lindsay, Ont.	2,500	500
McRitchie, Dr. Thos. L.	Harwich, Ont.	1,000	200
McKinlay, Chas.	Georgetown, Ont.	400	80
McPhillips, F.	482 Huron St., Toronto	1,000	200
McGill, Flora A.	503 Sherbourne St., Toronto	2,500	500
McCutcheon, Mrs. Bathalia,	Petrolia,*Ont.	1,000	200
McDonald, Rev. A. R.,	Dalesville, P. Q.	200	40
McCowan, John	Portage la Prairie, Man.	1,000	200
McCowan, David	Portage la Prairie, Man.	1,000	200
Newstead, John	Guelph, Ont.	1,000	200
Newstead, Thos.	Guelph, Ont.	1,000	200
Nisbet, John	Owen Sound, Ont.	2,500	500
Nichols, Edward	Mitchell, Ont.	5,000	1,000
Norris, James	Box 1043, North Bay, Ont.	1,000	200
Oliver, James	620 Dovercourt Rd., Toronto	10,000	2,000
Oakes, I. B.,	Prospect St., Wolfville, N.S.	2,000	400
Pasmore, W. J.	Guelph, Ont.	1,000	200
Paterson, Miss Helen M.	152 Bloor St. W., Toronto	5,000	1,000
Patterson, Neil L.	Woodville, Ont.	2,000	400
Paterson, N. L.	P. O. Box 402, Toronto	6,000	1,200

THE CONTINENTAL LIFE—*Continued.*

LIST OF SHAREHOLDRRS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Pellatt, Sir Henry M.	Traders Bank Bldg., Toronto	3,000	600
Pritchard, A. J.	Fergus, Ont.	800	160
Pipers, Samuel T.	Fleming, Sask.	3,000	600
Philp, Dr. W. H.	1087 Bloor St., W., Toronto.	500	100
Porter, H. A.	Oshawa, Ont.	500	100
Puddicombe, Miss Frances B.,	Haysville, Ont.	4,000	800
Puddicombe, Miss Annie B.	Haysville, Ont.	6,000	1,200
Park, Mrs. Lydia H.	Myrtle, Ont.	500	100
Quinn, Rev. Samuel.	Avonmore, Ont.	500	100
Rae, James.	Medicine Hat, Alta.	2,000	400
Rawlinson, Marmaduke.	612 Yonge St., Toronto.	5,000	1,000
Reekie, J. S.	433 Homer St., Vancouver, B.C.	1,000	200
Reid, J. B. (in trust),	Care of Reid Lumber Co., Toronto.	5,000	1,000
Richardson, J. T.	Cont. Life Bldg., Toronto.	1,000	200
Rothwell, Ellen N.	Ingersoll, Ont.	500	100
Rutherford, Dr. S. T.	Windsor Blk., Stratford, Ont	1,000	200
Rogerson, Mrs. Margaret.	Walkerton, Ont.	1,000	200
Rosser, Joseph.	Cont. Life Blg., Toronto.	6,000	1,200
Robinson, Wm.	Stevensville, Ont.	500	100
Savage, Agnes Grey.	Chesley, Ont.	500	100
Smale, S. B., (estate of the late) Dr. W. M. B. Smale, Administrator.	4444 Sheridan Rd., Chicago, Ill.	2,500	500
Sharpe, E. E.	Union Bank Bldg., Winnipeg, Man.	5,000	1,000
Secor, Mrs. Sarah A.	60 Delatre St., Woodstock, Ont.	2,500	500
Steet, Rosa E.	Stratford, Ont.	8,000	1,600
Stewart, Rev. Alex.	200 Brunswick Ave., Toronto	8,000	1,600
Stewart, Miss Barbara F.	436 Bannatyne St., Winnipeg.	1,000	200
Stewart, Alan M.	Morden, Man.	1,000	200
Steward, Jos. & Cora E.	Winger, Ont.	500	100
Stevenson, Dr. Wm. J.	391 Dundas St., London Ont.	1,000	200
Stephens, Russell.	Vankleek Hill, Ont.	500	100
Sibert, L. J.	Brooklin, Ont.	500	100
Smith, Mrs. Harriet.	Dundas, Ont.	500	100
Stirton, James.	Ingersoll, Ont.	1,000	200
Stringer, C. W.	Care of Bell Telephone Co., Toronto.	2,000	400
Simpson, Wm.	208 S. Vidle St., Sarnia, Ont.	3,500	700
Shirray, Mrs. Agnes.	Hensall, Ont.	15,000	3,000
Siddal, George A. (in trust).	Lucknow, Ontario.	1,000	200
Sinclair, Mrs. Evelyn M.	182 Warren Rd., Toronto.	1,000	200
Scott, J. W.	Listowel, Ont.	15,000	3,000
Shultis, Dr. John.	Heathcote, Ont.	100	20
Sudworth, W. A.	Ingersoll, Ont.	4,000	800
Sykes, John.	Mitchell, Ont.	2,500	500
Spurr, Edward Youle.	248 Gerrard St. E., Toronto.	1,000	200
Shunk, Mrs. Mona.	53 Carson Ave., Morgantown West Virginia, U. S. A.	27,500	5,500
Turnbull, Alf. R.	MooseJaw, Sask.	2,000	400
Todd, Dr. J. O.	402 Elgin Ave., Winnipeg.	2,500	500
Tonge, J. H.	73 Southwick St., St. Thomas	1,000	200
Trott, Wm. D.	Collingwood, Ont.	2,000	400
Turnbull, Walter.	271 Robert St., Hamilton, Ont.	1,500	300
Thomson, Mrs. Mary.	Orillia, Ont.	1,000	200
Turnbull, Mrs. E. S.	St. Marys, Ont.	1,000	200
Tye, Miss Annie E.	Haysville, Ont.	500	100
Tufts, H. W.	Wolfville, N.S., care of Prof. J. F. Tufts.	5,000	1,000

THE CONTINENTAL LIFE.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Tufts, R. W.	Care of Prof. J. F. Tufts, Wolfville, N. S.	5,000	1,000
Veitch, Dr. George	Port Elgin, Ont.	500	100
Way, Bidwell	Hamilton Asylum, Hamilton	2,000	400
Walker, Rev. Harry	Cardinal, Ont.	500	100
Wallis, Henry Alexander	Killarney, Man.	1,000	200
Walker, Joseph	Fredericton, N.B.	1,000	200
Wadel, Joseph	Whitechurch, Ont.	3,000	600
Walker, John A.	Chatham, Ont.	1,000	200
Warren, Margaret H.	9 Melrose Ave., East Orange N.J., U.S.A.	2,000	400
Wheeler, Miss Melvine L.	North Wilmington, Mass.	400	80
Wheelihan, John David	Campbellville, Ont.	3,000	600
Whimster, P.	Portage la Prairie, Man.	1,000	200
Wishart, D. E. S.	47 Grosvenor St., Toronto	400	80
Woods, George B.	Cont. Life Bldg., Toronto	10,100	2,020
Whyte, Dr. J. T.	Killarney, Man.	100	20
Woods, G. B. (in trust)	69 Lynwood Ave., Toronto	2,500	500
Young, Mrs. Maria,	Care of Rev. W. J. Young, Napanee, Ont.	1,000	200
Young, Mrs. Martha C.	283 Merrickville Ave., Detroit, Mich.	2,000	400
	Totals	$1,000,000	$ 200,000

SESSIONAL PAPER No. 8

THE CROWN LIFE INSURANCE COMPANY.

LIST OF DIRECTORS (As at Feb. 28, 1913.)

Shareholders' Directors:—G. T. Somers, J. G. Kent, H. S. Strathy, R. L. McCormack, W. D. Lummis, E. B. Ryckman, J. B. Tudhope.

Policyholders' Directors:—H. M. Mowat, Wm. Georgeson, Joseph Clark, F. R. McD. Russell.

LIST OF SHAREHOLDERS (As at December 31, 1912.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts
Ainley, Norman	Toronto	10	1,000	250 00
Aitken, W. H	Charlottetown	12	1,200	300 00
Alexander, W. H.-M.D	Toronto	2	200	50 00
Allison, J. Walter	Halifax	10	1,000	250 00
Anderson, Alex	Charlottetown	2	200	70 00
Anderson, Wm	Toronto	25	2,500	625 00
Anthony, Miss C. E	Lytton, B.C	1	100	25 00
Archibald, Chas	Halifax	1	100	25 00
Aston, George	Valleyfield, P.Q	1	100	60 00
Auld, George	Charlottetown	2	200	50 00
Barker, Sam'l, M.P	Hamilton	50	5,000	2,500 00
Barker, E. P	White River	5	500	125 00
Bearns, W. E. (Trust)	St. Johns, Nfld	2	200	50 00
Bauer, W. A	Vancouver	10	1,000	250 00
Baxter, C. S	Victoria	5	500	35 79
Beck, Chas	Penetang	12	1,200	300 00
Beer, Edgar G	Toronto	3	300	75 00
Beer, Vernon L	"	2	200	50 00
Bendelari, Mrs. A. A	Cleveland, Ohio	4	400	100 00
Betts, G. L	Schelt, B.C	5	500	25 35
Bingay, Jacob	Yarmouth, N.S	5	500	500 00
Black, W. A	Winnipeg	5	500	125 00
Black, W. C	Calgary, Alta	5	500	125 00
Black, Mary C	Montreal	5	500	125 00
Black, W. A	Halifax	8	800	200 00
Bonthrone, B	Vancouver	13	1,300	250 45
Bovyer, F	Charlottetown	5	500	125 00
Borden, H. C	Halifax	10	1,000	250 00
Borden, Rt. Hon. R. L., K.C., M.P.	Ottawa	17	1,700	1,020 00
Boyd, Mrs. Grace I	Morrisburg	1	100	25 00
Bowers, E. C	Westport, N.S	3	300	75 00
Bray, Miss A. J	Brantford	2	200	50 00
Brown, Geo. (estate)	Toronto	5	500	280 00
Brent, W. C	"	6	600	300 00
Brown, Mrs. E. C. G. B	Montreal	12	1,200	600 00
Burgess, Mrs. Annie M	Toronto	12	1,200	420 00
Burwell, H. M	Vancouver	25	2,500	551 57
Burns, P	Calgary	25	2,500	625 00
Calkin, Hugh E	Londonderry, N.S	2	200	50 00
Cameron, J. G	Nelson	5	500	375 00
Campbell, MacI	Vancouver	2	200	50 00
Cassils, Chas	Montreal	50	5,000	1,250 00
Chandler, Chas. H	Charlottetown	2	200	50 00
Charlton, John (Est.)	Toronto	12	1,200	600 00
Charlton, Mrs. E. G. (Est.)	"	25	2,500	625 00
Child, E. A	Hamilton	25	2,500	625 00
Clare, Geo. A	Preston	2	200	50 00
Clergue, Francis H	Sault Ste. Marie	50	5,000	1,250 00
Clergue, E. V. (Est.)	"	25	2,500	625 00
Clergue, B. J	"	25	2,500	625 00
Coburn, Mrs. A. H	Hamilton	13	1,300	325 00
Coffin, Miss F. B	Charlottetown	2	200	50 00
Cotton, F. Carter	Vancouver	10	1,000	71 60
Cove, Miss E. W	Amherst, N.S	1	100	25 00
Cowan, Geo. H	Vancouver	7	700	175 00
Crabbe, S. W	Charlottetown	5	500	125 00
Creelman, A. G	Saskatoon	2	200	50 00
Culver, C. W	Simcoe	5	500	125 00

THE CROWN LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Davies, Sir L. H.	Ottawa	10	1,000	250 00
Deacon, E. H.	Vancouver	4	400	100 00
Degex, Leonard M.	Ladysmith, B.C.	2	200	200 00
Deschenes, B. M., M.D.	St. Pascal, P.Q.	1	100	100 00
Dickey, Lucy D.	Halifax, N.S.	5	500	125 00
Ditmars, W. C.	Vancouver, B.C.	5	500	99 21
Doolittle, Chas. E.	Hamilton	50	5,000	1,250 00
Drewry, E. L.	Winnipeg	25	2,500	625 00
Duggan, E. J.	Murray Bay, P.Q.	5	500	275 00
Duncan, W. H.	Regina	10	1,000	250 00
Dupont, C. T.	Victoria	14	1,400	350 00
Durnford, Mrs. Mary A.	Montreal	5	500	125 00
Eastern Trust Co.	Halifax, N.S.	10	1,000	250 00
Elliott, Jas.	Montreal	12	1,200	300 00
Elliott, T.	Lanadown Mills	5	500	250 00
Fairbanks, E. B.	Springhill, N.S.	1	100	25 00
Fairbanks, Mrs. M. M.	"	1	100	25 00
Fennell, Robt.	Charlottetown	2	2 0	50 00
Forget, A. E.	Ottawa	50	5,000	1,250 00
Foster, C. A.	Haileybury	100	10,000	625 00
Fowler, Geo. W., M.P.	Sussex, N.B.	1	100	25 00
Fox, C. B.	St. Louis, Ill.	12	1,200	300 00
Foy, John (Est.)	Toronto	38	3,800	950 00
Ganong, Gilbert W., M.P.	St. Stephen, N.B.	25	2,500	625 00
Gibson, Dr. J. C.	Jacksonville, Fla.	5	500	125 00
Gowenlock, Jas.	West Fort William	20	2,000	500 00
Grant, Dr. Andrew	Beaverton	2	200	50 00
Hall, Dr. Wm.	Fort Qu'Appelle, Sask.	2	200	70 00
Hallett, Isaac H.	Greenwood, B.C.	2	200	50 00
Harper, Dr. J. J.	Alliston	2	200	50 00
Harris, Hon. John	St. Johns, Nfld.	2	200	50 00
Harris, Robt. E.	Halifax	2	200	50 00
Harris, Thos.	St. Johns	5	500	125 00
Haszard, Hon. F. L.	Charlottetown	5	500	125 00
Hayward, H. H. (Est.)	Fort Qu'Appelle	5	500	175 00
Heartz, F. R.	Charlottetown	17	1,700	425 00
Hees, Geo. H.	Toronto	13	1,300	650 00
Henderson, D. G.	"	1	100	25 00
Henderson, S. M.	Vancouver	27	2,700	675 00
Henshaw, F. C. (Est.)	Montreal	50	5,000	2,500 00
Hickey, Chas. E. (Est.)	Cobourg	1	100	50 00
Hickler, John H.	Sault Ste. Marie	4	400	100 00
Hodgins, M. Justice F. E.	Toronto	25	2,500	1,250 00
Hodgins, J. G. (Est.)	"	13	1,300	585 00
Hogarth, W. F.	Fort William	1	100	25 00
Howley, J. P.	St. Johns	2	200	50 00
Howley, W. R.	"	2	200	50 00
Hughes, Arthur J.	Shanghai, China	9	900	225 00
Hutchings, Rev. R. F.	Hemmingford, P.Q.	1	100	25 00
Ings, A. Ernest	Charlottetown	2	200	50 00
Jenkins, Dr. S. R.	"	2	200	100 00
Johnson, H. D.	"	1	100	50 00
Johnson, S. M.	Greenwood, B.C.	2	200	50 00
Jones, Mrs. Kate D.	Weymouth, N.S.	2	200	50 00
Jones, Dr. O. M.	Victoria, B.C.	13	1,300	250 42
Jordan, Mrs. M. H.	Halifax	3	300	75 00
Kaulback, Ven. Archdeacon	Truro, N.S.	12	1,200	600 00
Keefer, H. F. (Trust)	Vancouver	5	500	110 36
Kennedy, Dr. Wm.	Bracebridge, Ont.	10	1,000	250 00
Kent, J. G.	Toronto	200	20,000	1,250 00
Ker, D. R.	Victoria	25	2,500	551 59
Kerr, C. W.	Toronto	100	10,000	625 00
Kerfoot, W. J.	Vancouver	1	100	25 00
Kitt, Thomas	Lucan, Ont.	13	1,300	650 00
Knight, R. H.	Sault Ste. Marie, Ont.	7	700	175 00

THE CROWN LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Kydd. Mrs. M. F.	Toronto	5	500	175 00
Lamport, (Est. of M. B.)	"	4	400	100 00
Lamport, Wm. A.	"	4	400	100 00
Lamport, E. H.	"	5	500	125 00
Laing, C. C.	Winnipeg	1	100	35 00
Law. Wm. & Co.	Yarmouth, N.S.	5	500	250 00
Lyons, Chas.	Charlottetown	2	200	50 00
Lougheed, J. A., Hon.	Calgary	25	2,500	625 00
Lummis, W. D.	Toronto	100	10,000	625 00
Macdonald, W. S.	New York	50	5,000	2,500 00
Macdonald, W. R. & F.	Toronto	76	7,600	3,150 00
Machell, Dr. H. T.	Toronto	50	5,000	1,875 00
MacInnes, C. S.	"	200	20,000	1,250 00
MacKay, J. S.	New Glasgow, N.S.	5	500	125 00
MacLaren, Dr. Murray	St. John, N.B.	2	200	50 00
Macneil, C. B.	Vancouver	10	1,000	220 61
Maclise, J. V.	Fort Pelly, Sask.	1	100	25 00
Mara, J. A. (Trust)	Victoria	17	1,700	425 00
Marks, A. H. S.	Toronto	7½	750	338 00
May, Issac	Golden, B.C.	2	200	200 00
Mayburry, Dr. W. F.	Ottawa	7	700	175 00
McAra, P., Jr.	Regina	8	800	200 00
McConochie, Dr. S. W.	Hamilton, Ont.	12	1,200	300 00
McCormack, R. L.	Toronto	50	5,000	2,500 00
McDowell, H.	Vancouver	5	500	125 00
McFeeley, E. J.	"	25	2,500	427 60
McGill, R. S.	Simcoe, Ont.	5	500	125 00
McGregor, D. C.	Vancouver	5	500	125 00
McHarg, W. H.	"	5	500	110 31
McKessock, R. R., K.C.	Sudbury, Ont.	1	100	25 00
McKinnon, Angus A.	Springhill, N.S.	5	500	125 00
McLaren, John F.	Digby, N.S.	3	300	75 00
McLaren, Mrs. E.	"	5	500	125 00
McKnight, Andrew	Simcoe, Ont.	5	500	250 00
McMurrich, (Est.) W. B.	Toronto	12	1,200	600 00
McNealy, Murray	Montreal	5	500	125 00
McNutt, S. C.	New Glasgow, N.S.	2	200	50 00
McPhillips, A. E., K.C.	Victoria	5	500	110 33
McGregor, J. H.	"	10	1,000	166 05
Meredith, Mrs. F. E.	Boston, Mass.	2	200	50 00
Molson, Dr. W. A.	Montreal, Que.	13	1,300	325 00
Molson, Frederick William	"	50	5,000	2,500 00
Moore, Dr. Jno. J.	Brooklin, Ont.	2	200	50 00
Moorehouse, Dr. W. H.	London, Ont.	10	1,000	250 00
Morris, Mrs. E. A.	Shelburne, N.S.	2	200	50 00
Morton, George	Fort William, Ont.	3	300	75 00
Morton, John	"	5	500	125 00
Morrison, Mr. Justice A.	Vancouver	5	500	125 00
Mowat, Mrs. Mary A.	Toronto	13	1,300	455 00
Muirhead, John	Summerside, P.E.I.	2	200	70 00
Murray, Miss Bessie J.	New Glasgow, N.S.	1	100	45 00
Murray, John, Jr.	Springhill, N.S.	2	200	50 00
Murray, Robt. L.	"	2	200	50 00
Murray, W. H.	"	2	200	50 00
Morton, A. R.	Toronto	1	100	25 00
Nelson, J. B.	Springhill, N.S.	2	200	50 00
Newson, John	Charlottetown, P.E.I.	3	300	75 00
Nichol, W. C.	Vancouver	2	200	50 00
Orde, W. L.	Winnipeg, Man.	2	200	50 00
Oxley, E. W.	Halifax, N.S.	3	300	75 00
Payzant, John Y.	Halifax	10	1,000	250 00
Pelletier, Hon. L. P.	Quebec	2	200	100 00
Pepler, Dr. W. H.	Toronto	3	300	75 00
Phair, Jas.	Victoria	2	200	50 00
Peet, Geo. L.	Calgary	5	500	125 00

THE CROWN LIFE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Prince, Mrs. Charlotte	Toronto	5	500	250 00
Power, Percy H., M.D. (Est.)	Vancouver	5	500	125 00
Price, Alfred	Calgary	5	500	500 00
Proctor, Jno. A.	Beaverton, Ont.	2	200	200 00
Proctor, George	Toronto	15	1,500	625 00
Proudfoot, W.	Goderich	2	200	50 00
Prowse, A. P.	Murray Harbour, P.E.I.	6	600	300 00
Prowse, W. H.	"	6	600	300 00
Rainville, Hon. H. B.	Montreal	50	5,000	1,250 00
Ramsay, Thos. E.	Summerside, P.E.I.	15	1,500	375 00
Rattenbury, Morton	Belcourt P.O., Man.	2	200	50 00
Richards, (Est.) S. O.	Vancouver	5	500	125 00
Roberts, E. W.	Regina, Sask.	2	200	50 00
Roberts, George H. (Trust)	Montreal	5	500	125 00
Roberts, Mrs. S. J.	Cobourg, Ont.	25	2,500	625 00
Robinson, Capt. Wm.	Winnipeg, Man.	12	1,200	600 00
Roome, Dr. W. F.	London, Ont.	3	300	75 00
Royal Stores	St. Johns, Nfld.	5	500	125 00
Russell, J. A.	Vancouver	2½	250	62 50
Rumsey, Mrs. S. M.	St. Marys, Ont.	2	200	200 00
Ryckman, E. B.	Toronto	1,062	106,200	8,510 00
Seller, F. H.	Charlottetown	2	200	50 00
Senkler, Dr. W. I.	Vancouver, B.C.	10	1,000	71 54
Shaw, H. H.	Charlottetown	1	100	25 00
Shenton, H. W.	Calgary, Alta.	1	100	25 00
Shoenberger, Mrs. E. S. (Est.), Geo. C. Biggar, and Gertrude Tate, executor and executrix	Toronto	25	2,500	1,125 00
Silcox, Sydney	Stratford, Ont.	3	300	75 00
Sinclair, Dr. D. G.	Woodstock, Ont.	1	100	25 00
Stewart, William	Hamilton, Ont.	12	1,200	300 00
Skinner, Robt. B. (Est.)	Toronto	27	2,700	228 92
Smith, Dr. P. St. C.	"	2	200	90 00
Smyth, Mrs. Mary	St. Johns, Nfld.	5	500	175 00
Soley, Jas. D.	Springhill	10	1,000	250 00
Somers, G. T.	Toronto	1,180¼	118,025	9,734 55
Strathy, H. S.	"	100	10,000	625 00
Talbot, Mrs. F. L.	Oshawa	5	500	125 00
Thompson, F. W.	Montreal	13	1,300	325 00
Tufts, Prof. J. F.	Wolfville, N.S.	100	10,000	3,275 00
Tupper, Sir C. H.	Vancouver	38	3,800	950 00
Tupper, Hon. Sir C.	"	25	2,500	625 00
Tupper, J. Stewart	Winnipeg	13	1,300	325 00
Tudhope, J. B.	Orillia	100	10,000	625 00
Tufts, H. A.	Wolfville	11	1,100	550 00
Wade, F. C.	Vancouver	24	2,400	433 72
Weatherbee, Uriah	Springhill, N.S.	5	500	125 00
Webster, Dr. C. A.	Yarmouth	2	200	50 00
Weeks, Arthur W.	Charlottetown	2	200	50 00
Weeks, W. A.	"	5	500	125 00
Wallace, W.	Toronto	5	500	125 00
Wetherall, J. E.	"	3	300	75 00
White, Mrs. L. M.	"	5	500	280 00
Wickwire, Dr. W. N.	Halifax	5	500	250 00
Wilson, Geo. I.	Vancouver	25	2,500	551 54
Wilson, Miss E.	Cannington	5	500	125 00
Wilson, Dr. D. H.	Vancouver	13	1,300	325 00
Wilson, Dr. John D.	London	1	100	25 00
Wilson, Wm.	Victoria	12½	1,250	312 50
Wither, J. W.	St. Johns, Nfld.	5	500	125 00
Whidden, Mrs. E. H.	Wolfville, N.S.	25	2,500	1,250 00
Zealand, Mrs. Minnie M.	Hamilton	4	400	100 00
	Totals	5,567¼	$ 556,975	$100,944 51

SESSIONAL PAPER No. 8

THE DOMINION LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1913).

Shareholders' Directors:—Thos. Hilliard, Hon. Jas. McMullen, David Bean, W. Gowdy, W. T. Parke, M.D., Thos. Trow, E. F. Seagram, John Balfour.

Policyholders' Directors—P. H. Sims, S. B. Bricker; Geo. D. Forbes; A. G. Andrews; Ford S. Kumpf.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Alexander, Robert	40 Gilmour St., Ottawa	500	125
Andrews, F. S.	Aikin's Bldg., Winnipeg	2,000	500
Balfour, John	Regina, Sask	2,500	625
Baumann, A. F., M.D.	Waterloo, Ont	3,000	750
Bean, David	"	2,500	625
Bechtel, Byron E.	"	400	100
Bechtel, Miss Eloine	"	400	100
Bingeman, Mrs. Elizabeth	Bloomingdale, Ont	2,000	500
Bingeman, Jonas B.	"	700	175
Boles, William	Stratford, Ont	800	200
Bowers, Miss C. Charlotte	Alma St., Berlin	2,400	600
Bowman, N. S Estate of	Conestogo, Ont	8,300	2,075
Bricker, Levi	Waterloo, Ont	3,300	825
Bricker, M. M.	Berlin, Ont	5,100	1,275
Bricker, Simon B. (in trust)	Waterloo, Ont	1,200	300
Bricker, Mrs. Sibella	"	13,500	3,375
Bruce, Mrs. Sarah L.	640 Manning Ave., Toronto Ont	2,000	500
Colquhoun, Fred'k (Estate of)	Mrs. F. Colquhoun, Balmoral Apartments, Suite 23, Vancouver, B.C	5,500	1,375
Elliott, Mrs. Jennie H.	6 O'Hara Ave., Toronto	2,500	625
Elsley, Levi	Nassagaweya, Ont	1,000	250
Fleming, C. A.	Owen Sound, Ont	1,500	375
Ferrier, Mrs. Annie	In Care of C. R. McKeown, Orangeville, Ont	1,800	450
Forbes, Mrs. Amy V.	In Care of Geo. D. Forbes, Hespeler, Ont	21,300	5,325
Gillespie, Mrs. Mary (Estate of)	S. B. Bricker, Waterloo, Ont.	2,600	650
Goodale, Miss Elizabeth	Cheviot, Sask	3,700	925
Gowdy, Thos.	136 Glasgow St., Guelph, On	6,000	1,500
Halstead, Fred	Waterloo, Ont	700	175
Hamilton, Rev. A. M., M.A.	Winterbourne, Ont	2,000	500
Hawke, Mrs. Mamie E.	21 Wellesley St., Toronto	5,000	1,250
Hespeler, Jacob	Waterloo, Ont	1,700	425
Hilliard, Arthur J., D.D.S.	King St., Berlin, Ont	800	200
Hilliard, Thos.	Waterloo, Ont	30,400	7,600
Hilliard, Fred A.	Room 3, 269 Jasper Ave. E., Edmonton, Alta	200	50
Hilliard, J. Charles	Conestogo, Ont	200	50
Hope, James	61 Sparks St., Ottawa, Ont.	3,300	825
Huenergard, Conrad	Waterloo, Ont	8,700	2,175
Johnston, William H.	Brucefield, Ont	800	200
Johnston, Mrs. Sarah M.	In care of Wm. H. J. Johnston, Brucefield, Ont	300	75
Kumpf, A. L.	In care of F. S. Kumpf, Waterloo	12,700	3,175
Lackner, H. G., M.D.	Berlin, Ont	1,000	250
Larkworthy, Geo.	Box 692, Vancouver, B. C.	3,400	850
Lockhart, R. J., M.D.	Hespeler, Ont	2,200	550
Lockie, Jas. S.	Newton, Ont	1,000	250
Martin, Mrs. E. M.	Waterloo, Ont	5,000	1,250
McCall, Alex	Simcoe, Ont	3,000	750
McDonald, Mrs. Alice	In care of The Lion, Guelph, Ont	1,700	425
McGowan, John	Elora, Ont	1,500	375
McIntosh, J. I.	Guelph, Ont	1,700	425
McKeown, Mrs.. Christina I.	Orangeville, Ont	1,700	425

THE DOMINION LIFE—Concluded.

LIST OF SHAREHOLDERS—Concluded

Name	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
McKay, Hugh M., M.D. (Estate of)	Woodstock, Ont.	2,000	500
McMullen, Hon. James	Mount Forest, Ont.	10,300	2,575
Melvin, Robert (Estate of)	In care of Walter Gow, Cor. King and Jordan Sts., Toronto, Ont.	1,700	425
Merner, Absalom	Trout Creek, Ont.	5,000	1,250
Moore, H. P.	Acton, Ont.	1,000	250
Mulloy, Charles W.	Aurora, Ont.	1,700	425
Mulloy, Nelson M.D.	Preston, Ont.	1,000	250
Noecker, Chas. T., M.D.	Waterloo, Ont.	5,000	1,250
Noecker, Mrs. Roxanna	In care of Dr. C. T. Noecker, Waterloo	2,000	500
Ortwein, Rev. John W.	Hensall, Ont	1,000	250
Parker, W. T., M.D.	Woodstock, Ont.	12,000	3,000
Pasmore, Mrs. Laura	Deseronto, Ont.	2,000	500
Pasmore, W. J.	25 Kirkland St., Guelph	2,000	500
Peine, Louis	New Hamburg, Ont.	4,200	1,050
Petrie, Miss Laura S.	Sanitorium P.O., Ont.	1,500	375
Ratz, John, [illegible]	Elmira, Ont.	5,000	1,250
Ratz, David	Phillipsburg, Ont.	5,000	1,250
Ratz, George	Elmira, Ont.	2,500	625
Roos, Peter H.	Waterloo, Ont.	3,200	800
Roos, Miss Emma R.	"	2,500	625
Sauder, Jeremiah	Breslau, Ont.	400	100
Sauder, Wm. L.	653 18th Ave W., Vancouver, B. C.	400	100
Sauder, Mrs. Helen	In care of John Sauder, Preston, Ont.	500	125
Seagram, E. F.	Waterloo, Ont.	15,200	3,800
Shantz, Mrs. Cornelia	In care of P. E. Shantz, Preston, Ont.	300	75
Shuh, Levi	Waterloo, Ont.	15,000	3,750
Sims, Mrs. Mary J.	210 Bloor St. E., Toronto	11,300	2,825
Snider, William	Waterloo, Ont.	16,000	4,000
Snyder, Herbert	"	21,100	5,275
Trow, Thomas	Stratford, Ont.	5,000	1,250
Trow, A. E.	33 Whitney Ave., Toronto	5,000	1,250
Umbach, Rev. S. L.	Naperville, Ill.	1,500	375
Vandusen, W.	94 Evelyn Ave., West Toronto, Ont.	5,000	1,250
Vickerman, Mrs. Tillie S.	In care of Thos. Vickerman, Preston, Ont.	2,300	575
Ward, Henry	118 Kippendavie Ave., Toronto, Ont.	800	200
Ward, Miss Elizabeth	118 Kippendavie Ave., Toronto, Ont.	800	200
Watson, Miss Phoebe A.	Galt, Ont.	300	75
Wells, Walter L.D.S., (Estate of)	Waterloo, Ont.	27,700	6,925
Wells, Mrs. R.	Waterloo, Ont.	3,300	825
Wing, Rev. M.L.	Berlin, Ont.	1,500	375
Young, Wm., (Estate of)	In care of Wm. Snider, Waterloo, Ont.	8,300	2,075
Zimmerman, Mrs. Cath.	Waterloo, Ont.	2,200	550
Totals		$ 400,000	$ 100,000

SESSIONAL PAPER No. 8

THE EXCELSIOR LIFE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1913).

David Fasken, B.A., K.C., President, S. J. Parker; Ruliff Grass and Alex. Fasken, B.A., Vice-Presidents; Thos. Long, John Ferguson, M.A., M.D., L.R.C.P., W. J. McFarland, Geo. E. Weir, W. F. B. Colter, L.D.S., Wm. Harvey, B.L., Joseph Wright and W. H. Gooderham.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Allison, W. H.R., K.C.	Picton	1	100 00	15 00
Ardagh, H. H.	Barrie	10	1,000 00	150 00
Armstrong, J. R.	Ottawa	10	1,000 00	150 00
Bennett, Edward	Kingston	10	1,000 00	150 00
Booth, Robert	Pembroke	50	5,000 00	750 00
Breese, William	Chatsworth	1	100 00	15 00
Brown, Mrs. C. C.	Owen Sound	29	2,900 00	435 00
Bullis, W. H., M.D.	Rochester, N.Y.	15	1,500 00	225 00
Burkinshaw, F. A.	Toronto	7	700 00	105 00
Campbell, Peter	Peterboro	7	700 00	105 00
Campbell, Captain P. M.	Collingwood	5	500 00	75 00
Clark, Richard W.	Weyburn, Sask.	14	1,400 00	210 00
Clubb, A.	Toronto	1	100 00	15 00
Colter, W. F.B., L. D.S.	Sarnia	50	5,000 00	750 00
Cooke, J. C.	Kincardine	5	500 00	75 00
Creasor, A. D.	Owen Sound	25	2,500 00	375 00
Dickson, Mrs. Jessie	Pembroke	10	1,000 00	150 00
Dixon, George	Toronto	4	400 00	60 00
Doty, C. F.	Oakville	10	1,000 00	150 00
Dunlop, Mrs. M. E.	Pembroke	10	1,000 00	150 00
Ego, Angus M.D.	Markdale	22	2,200 00	330 00
Ewens, William	Owen Sound	20	2,000 00	300 00
Falls, A. F.	Chatham	10	1,000 00	150 00
Fasken, Alexander, B.A.	Toronto	28	2,800 00	420 00
Fasken, David, B.A., K.C.	"	1,886	188,600 00	28,290 00
Fasken, Mrs. Alice	"	10	1,000 00	150 00
Fasken, Robert	"	35	3,500 00	525 00
Ferguson, John, M.D.	"	10	1,000 00	150 00
Foulds, J. G.	Johannesburg, S. A.	20	2,000 00	300 00
Frawley, M. J.	Barrie	10	1,000 00	150 00
Gillies, James, (Estate of)	Carlcton Place	79	7,900 00	1,185 00
Gillies, William	Braeside	55	5,500 00	825 00
Gooderham, George (Estate of)	Toronto	780	78,000 00	11,700 00
Gooderham, Melville R.	"	22	2,200 00	330 00
Gooderham, W. H.	"	20	2,000 00	300 00
Gordon, George, Hon	North Bay	29	2,900 00	435 00
Gordon, R. W. (Estate of)	Pembroke	29	2,900 00	435 00
Grass, Ruliff	Toronto	290	29,000 00	4,350 00
Grass, Mrs. S. M.	"	110	11,000 00	1,650 00
Gulledge, E. H.	Oakville	50	5,000 00	750 00
Harvey, William, B.L.	Winnipeg	187	18,700 00	2,805 00
Henderson, J.	Edmonton	10	1,000 00	150 00
Johnson, J. R.	Streetsville	3	300 00	45 00
Kennedy, R. A., M.D.	Ottawa	14	1,400 00	210 00
Kerr, William	Cobourg	1	100 00	15 00
Kilbourne, G. S.	Calgary	18	1,800 00	270 00
Knetchel, J. S.	Hanover	5	500 00	75 00
Laird Bros.	Dresden	21	2,100 00	315 00
Latimer, James (Estate of)	Carleton Place	4	400 00	60 00
Long, Thomas	Toronto	29	2,900 00	435 00
Macpherson, Angus (Estate of)	Markdale	14	1,400 00	210 00
McCarroll, Thos.	Meaford	1	100 00	15 00
McCleary, Wm. (Estate of)	Thorold	2	200 00	30 00
McCormack, Miss Christina	Ottawa	10	1,000 00	150 00
McCullough, Thomas	Chatsworth	5	500 00	75 00
McDonald, John	"	5	500 00	75 00
McEwens, Mrs. Helen	Toronto	24	2,400 00	360 00
McFarland, W. J.	"	55	5,500 00	825 00
McFaul, A. W.	Owen Sound	9	900 00	135 00

THE EXCELSIOR LIFE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash
			$ cts.	$ cts
McKean, E. W.	Collingwood	21	2,100 00	315 00
McPhillips, Frank	Toronto	15	1,500 00	225 00
Middleboro, T. H., M.D. (in trust)	Owen Sound	10	1,000 00	150 00
Mitchell, C. W.	Ottawa	10	1,000 00	150 00
Notter, Mrs. F. J.	Owen Sound	40	4,000 00	600 00
Osburn, Mrs. M. J.	Toronto	5	500 00	75 00
Parker, S. J.	Owen Sound	125	12,500 00	1,875 00
Price, Carson	Holland Centre	3	300 00	45 00
Redfern, J. W.	Toronto	10	1,000 00	150 00
Robertson, Capt. W. T. (Estate of)	Owen Sound	7	700 00	105 00
Ronan, J. H.	Sarnia	10	1,000 00	150 00
Ross, Mrs. Adelaide M.	Toronto	99	9,900 00	1,485 00
Ross, Miss M. E.	Barrie	5	500 00	75 00
Ross, W. A., M.D.	"	6	600 00	90 00
Schmidt, George	Pembroke	5	500 00	75 00
Shaw, Abraham	Kingston	2	200 00	30 00
Smart, A. M. (in trust)	London	21	2,100 00	315 00
Smith, H. B.	Owen Sound	50	5,000 00	750 00
Strathy, Arthur G.	Toronto	10	1,000 00	150 00
Strathy, Gerald B.	"	10	1,000 00	150 00
Strathy, Elizabeth M. L.	"	10	1,000 00	150 00
Strathy, James R.	"	10	1,000 00	150 00
Thompson, J. E.	Arnprior	5	500 00	75 00
Tinning, J. B.	Toronto	1	100 00	15 00
Ward, G. D (Estate of)	Cobourg	5	500 00	75 00
Weddell, Robert	Trenton	50	5,000 00	750 00
Wedge, Jessie	Thorold	3	300 00	45 00
Weir, Miss Caroline	Dresden	43	4,300 00	645 00
Weir, Miss Catherine	"	43	4,300 00	645 00
Weir, George E.	"	29	2,900 00	435 00
Wells, W. C., M.D.	St. Louis, Mo.	1	100 00	15 00
Wells, Mrs. W. C.	"	1	100 00	15 00
Whiteside, T. R.	Toronto	2	200 00	30 00
Woolings, James	"	6	600 00	90 00
Woolings, Mrs. A. B.	"	1	100 00	15 00
Wrenshall, Miss A. B.	Brantford	10	1,000 00	150 00
Wright, Joseph	Toronto	110	11,000 00	1,650 00
	Totals	5,000	500,000 00	$ 75,000 00

SESSIONAL PAPER No. 8

THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS -(As at February 24, 1913).

Shareholders' Directors—Dr. M. H. Aikins, E. H. Laschinger, David A. Dunlap, W. S. Morden, John. I. Grover, W. G. Watson, John B. Holden.

Policyholders' Directors—F. F. Dalley, Thos. C. Haslett, K.C., F. J. Howell, John Lennox.

LIST OF SHAREHOLDERS—(As at 31st December, 1912.)

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		$ cts.	$ cts.
Aikins, M. H., M.D.	Burhamthorpe, Ont.	2,500 00	325 00
Austin, W. H. (estate)	Trenton, Ont.	10,000 00	1,300 00
Atherton, Alfred B.	Fredericton, N.B.	1,000 00	130 00
Alton, Mrs. Charlotte K.	Nelson, Ont.	5,000 00	650 00
Agar, Miss Margaret Jane.	Toronto, Ont.	6,000 00	780 00
Bates, T. P.	Orland, Cal.	7,100 00	923 00
Burns, Miss Susan C.	Hamilton, Ont.	5,000 00	650 00
Brock, Mrs. Marion.	Winnipeg, Man.	1,400 00	182 00
Broadfield, Mrs. Minnie M.	Toronto, Ont.	5,000 00	650 00
Bingham, G. S., M.D.	Hamilton, Ont.	3,000 00	390 00
Campbell, Mrs. E. H.	Peterboro, Ont.	1,000 00	130 00
Coleman, Miss Helena Jane.	Toronto, Ont.	2,000 00	260 00
Cummings, Sam'l., M.D.	Hamilton, Ont.	10,500 00	1,365 00
Cline, Mrs. Sarah.	Appleby, Ont.	5,000 00	650 00
Colling, Mrs. Elizabeth, E. H.	London, Ont.	3,600 00	468 00
David Dexter (estate).	Hamilton.	11,400 00	1,482 00
Davis, W. H.	Hamilton, Ont.	5,000 00	650 00
Dawson, H. W.	Toronto, Ont.	2,000 00	260 00
Dunlop, David Alexander.	Toronto, Ont.	2,500 00	325 00
Edgecombe, Fred. B.	Fredericton, N.B.	1,400 00	182 00
Fairfield, B.C.	St. Catharines, Ont.	5,000 00	650 00
Foster, Hon. Geo. E.	Toronto, Ont.	2,000 00	260 00
Freeman, Jas. A.	Brantford, Ont.	3,000 00	390 00
Gundy, Rev. Jas. (estate).	Scotland, Ont.	2,000 00	260 00
Griffith, Rev. Thos. (estate)	Toronto, Ont.	2,500 00	325 00
Gibson, Hon. J. M.	Toronto, Ont.	2,000 00	260 00
Grover, John I.	Toronto, Ont.	2,500 00	325 00
Harris, Rev. Jas.	Guelph, Ont.	7,100 00	923 00
Hanson, C. A.	London, Eng.	4,300 00	559 00
Hanson, Wm.	Montreal, Que.	3,600 00	468 00
Hunter, Wm. (estate).	Hamilton. Ont.	3,000 00	390 00
Hanger, Harriet.	Hyderville Vermont, U.S.A.	1,600 00	208 00
Hewitt, Rev. W. J. (estate).	Colwyn Bay, Eng.	4,000 00	520 00
Holden, John Bell.	Toronto Ont.	2,500 00	325 00
Haslett, Mrs. Rachel C.	Hamilton, Ont.	3,400 00	442 00
Irwin, James (estate).	Prescott, Ont.	5,000 00	650 00
Kerns, Wm.	Burlington, Ont.	16,400 00	2,132 00
Kettleworth, Rev. Wm.	Toronto, Ont.	4,000 00	520 00
Kinghorn, Wm.	Douglas, N.B.	1,000 00	130 00
Leitch, Rev. Robt. H.	Strathcona, Alta.	2,500 00	325 00
Laschinger, Edmund H.	Toronto, Ont.	2,500 00	325 00
Laschinger, Edmund H. (in trust).	Toronto, Ont.	55,900 00	7,267 00
Laschinger, Edmund H. (in trust).	Toronto, Ont.	600,000 00	78,000 00
Might Rev. Saml.	Smiths Falls, Ont.	10,000 00	1,300 00
Metcalf, Mrs. Clara W.	Holyoke, Mass. U.S.A.	7,200 00	936 00
Murray, Miss Jessie.	Hamilton, Ont.	3,500 00	455 00
Morden, W. S.	Toronto, Ont.	2,500 00	325 00
Mitchell, Alfred N.	Hamilton, Ont.	5,000 00	650 00
McCallum, Rev. Jos. W. (estate).	Toronto, Ont.	1,400 00	182 00
McIntyre, Rev. C. E.	Toronto, Ont.	2,000 00	260 00
MacPherson, T. H., (estate).	Hamilton, Ont.	3,000 00	390 00
Macadam, Mrs. Susie.	Upland, Cal. U.S.A.	3,600 00	468 00
McCutcheon, Mrs. M. J. O.	Toronto, Ont.	33,500 00	4,355 00
Potts, John Edward.	Toronto, Ont.	2,500 00	325 00
Potts, Margaret E.	Toronto, Ont.	2,500 00	325 00
Potts, Edna R.	Toronto, Ont.	2,500 00	325 00
Popham ,Mrs. Mary Earle.	Montreal, Que.	2,800 00	364 00
Pattison, Miss Ida.	Hamilton, Ont.	5,000 00	650 00

THE FEDERAL ASSURANCE COMPANY OF CANADA—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Russ, Rev. A. E.	Woodstock, Ont.	2,500 00	325 00
Ross, Rev. J. S.	Grimsby, Ont.	2,900 00	377 00
Scott, Rev. Jno. G.	Ingersoll, Ont.	4,000 00	520 00
Smoke, S. C.	Toronto, Ont.	2,900 00	377 00
Sharp, Miss Alla D.	Cincinatti, Ohio, U.S.A.	1,000 00	130 00
Shepherd, Mrs. Lillian M.	Toronto, Ont.	1,400 00	182 00
Scott, Mrs. Emily	Toronto, Ont.	1,000 00	130 00
Sutherland, Hugh B. Stevenson, Jas. H. } Trustees Sutherland, Frank R.	Hamilton, Ont.	2,000 00	260 00
Van Warts, Mrs. M. Louise	New Orleans, La.	2,000 00	260 00
Watson, Wm. C. Rev.	Brampton, Ont.	8,000 00	1,040 00
Warden, Rev. Robt H. (estate)	Toronto, Ont.	2,500 00	325 00
Whiting, Rev. Richard (estate)	Kingston, Ont.	10,000 00	1,300 00
Wood, Hon. Josiah	Sackville, N.B.	2,000 00	260 00
Woolverton, A. M.D.	Hamilton, Ont.	11,400 00	1,482 00
Wilson, Mrs. Isabella	Toronto, Ont.	14,300 00	1,859 00
Watson, Geo. H. K. C.	Toronto, Ont.	400 00	52 00
Willmott, Fredk. C., etal (in trust)	Milton Ont.	10,000 00	1,300 00
Wright Miss Mildred H.	Detroit, Mich.	6,000 00	780 00
Watson, Wm. Geo.	Toronto, Ont.	2,500 00	325 00
	Totals	$1,000,000	$130,000 00

SESSIONAL PAPER No. 8

THE GREAT-WEST LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1913).

Shareholders' Directors—A. Macdonald; A. M. Nanton, G. W. Allan, G. R. Crowe, A. C. Humerfelt; A. Kelly; F. Nation; J. H. Brock.
Policyholders' Directors—R. T. Riley; Sir D. H. McMillan; G. F. Galt; P. C. McIntyre.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid in cash.
			$	$
Aikens, Mrs. J. S.	Winnipeg	40	4,000	2,200
Anderson, J. P. (estate of)	"	8	800	440
Allen, Rev. Jas.	Toronto, Ont.	20	2,000	1,100
Audette, L. A.	Ottawa, Ont.	80	8,000	4,400
Allan, G. W.	Winnipeg	415	41,500	22,825
Ames, H. B., M.P.	Montreal	85	8,500	4,675
Alexander, Mrs. M.	Winnipeg	22	2,200	1,210
Ashdown, J. H.	"	285	28,500	15,675
Alloway, W. F.	"	86	8,600	4,730
Aikins, J. A. M., M.P.	"	200	20,000	11,000
Axford, Mrs. A. M.	Belmont, Man.	5	500	275
Ames, Miss M. C.	Montreal, Que.	60	6,000	3,300
Ames, Mrs. L. M. K.	"	20	2,000	1,100
Baker, E. Crow	Victoria, B.C.	40	4,000	2,200
Brock, J. H.	Winnipeg	100	10,000	5,500
Brock, F. F.	"	10	1,000	550
Brock, W. R.	Toronto	100	10,000	5,500
Baskerville, C. A.	Winnipeg	40	4,000	2,200
Beck, G. S., M.D.	Port Arthur, Ont.	40	4,000	2,200
Byrnes, Henry	Winnipeg	20	2,000	1,100
Bolton, Mrs. M. C.	Maple Creek Sask.	25	2,500	1,375
Bawlf, N.	Winnipeg	30	3,000	1,650
Blanchard, R. J., M.D.	"	100	10,000	5,500
Bannister, Mrs. E. E. and J. F.	Montreal, Que.	80	8,000	4,400
Balfour, G. H.	Winnipeg, Man.	10	1,000	550
Brown, J. Reed	Montreal Que.	10	1,000	550
Black, Mrs. J. E.	Morden, Man.	3	300	165
Brock, Eustace A.	Vancouver, B. C.	4	400	220
Brock, E. Reginald	"	3	300	165
Cross, A. E.	Calgary	8	800	440
Cowan, S. B., M.D.	Portage la Prairie	61	6,100	3,355
Cowan, H. J.	" "	86	8,600	4,730
Cowan, T. H.	" "	61	6,100	3,355
Crowe, G. R.	Winnipeg	275	27,500	15,125
Crowe, G. R. (in trust)	"	55	5,500	3,025
Crowe, Mrs. Mary Elizabeth	"	25	2,500	1,375
Clark, S. P.	"	32	3,200	1,760
Clark, Mrs. S. P.	"	18	1,800	990
Campbell, C S.	Montreal	100	10,000	5,500
Cain, (estate of J.)	Vancouver, B.C.	20	2,000	1,100
Campbell, H. M.	Toronto	20	2,000	1,100
Campbell, Mrs. M.	"	80	8,000	4,400
Carscaden, A. D. and Mrs. C. E.	Riverside, Cal.	80	8,000	4,400
Champion, H. T.	Winnipeg	9	900	495
Cross, Wm.	"	20	2,000	1,100
Culver, W. H. (estate of)	"	40	4,000	2,200
Creba, W.	Maple Creek	5	500	275
Campbell, Hon. C. H.	Winnipeg	182	18,000	10,010
Campbell, Peter	Carman	40	4,000	2,200
Campbell, Isaac, K.C.	Winnipeg	42	4,200	2,310
Campbell, R. J.	"	20	2,000	1,100
Cameron, A.	Oak Lake	30	3,000	1,650
Chown, H. H. M.D.	Winnipeg	130	13,000	7,150
Crowe, H.	Halifax	90	9,000	4,950
Clayton, F. W.	Portage la Prairie	15	1,500	825
Cadham, J. O.	" " "	35	3,500	1,925
Drewry, E. L.	Winnipeg	40	4,000	2,200
Dancer, Mrs. C. H.	"	10	1,000	550
Dixon, Bros.	Maple Creek	215	21,500	11,825

THE GREAT-WEST LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Dixon, Mrs. Isaac	Maple Creek	25	2,500	1,375
Drayton, Mrs. C.R.	Vancouver	51	5,100	2,805
Dunsford, Mrs. C.R.	Fort William	2	200	110
Duffin, Earl C.	Winnipeg	20	2,000	1,100
Donald, W. A.	Lake Mound	50	5,000	2,750
Erb, E. (estate of)	Victoria, B.C.	20	2,000	1,100
Elliott, Mrs. E.	New Westminster, B.C.	15	1,500	825
Forsyth, George	Regina	60	6,000	3,300
Fletcher, Mrs. A.	New York, U.S.A.	20	2,000	1,100
Fyshe, Thos. (estate of	Montreal	20	2,000	1,100
Fraser, A. W.	Ottawa	20	2,000	1,100
Fuller, J. G.	Granby	5	500	275
Fisher, Mrs. C. D.	Saskatoon	2	200	110
Fullerton, Wm.	Montreal	40	4,000	2,200
Fraser, J. M.	Toronto	20	2,000	1,100
Frame, J. F.	Vancouver	40	4,000	2,200
Ferguson, C. C.	Winnipeg	11	1,100	605
Flumerfelt, A. C.	Victoria, B. C	130	13,000	7,150
Ferguson, A. H.	New Westminster	10	1,000	550
Ferguson, Miss Helena Jane	Marshfield, P.E.I.	3	300	165
Ferguson, Miss Nora Isabel	Marshfield, P.E.I.	3	300	165
Galbraith, R.L.T.	Fort Steele, B.C.	5	500	275
Galt, Mrs. G. F.	Winnipeg	200	20,000	11,000
Galt, John	"	130	13,000	7,150
Girvin, John A.	"	110	11,000	6,050
Graham, H. C.	Brandon	20	2,000	1,100
Green, Mrs. T. D.	Rocky Mountain House	20	2,000	1,100
Galletley, A. J. C.	Victoria, B.C.	2	200	110
Henderson, F. G. A.	Brandon	30	3,000	1,650
Hewitt, H. M. D.	Guelph, Ont.	40	4,000	2,200
Hillier, Geo.	Ladysmith	40	4,000	2,200
Hall, J. D.	Vancouver	10	1,000	550
Hall, Miss E. E.	Winnipeg	10	1,000	550
Holland, C. A.	Victoria	60	6,000	3,300
Halstead, A. B.	Carnduff	20	2,000	1,100
Hendrie, Hon. J. S.	Hamilton	100	10,000	5,500
Henderson, H. E.	Brandon	10	1,000	550
Heron, Mrs. Martha, (estate)	Toronto	30	3,000	1,650
Hamilton, L. A.	Lorne Park, Ont.	10	1,000	550
Hutchings, E. F.	Winnipeg	20	2,000	1,100
Hogg, Rev. Jos. (executors of estate)	"	112	11,200	6,160
Huxley, Jos. E.	"	35	3,500	1,925
Huxley, Mrs. Mary C.	"	10	1,000	550
Hurtley, Mrs. M. I.	Amherst, N.S.	40	4,000	2,200
Hare, Miss C. M.	Montreal	10	1,000	550
Irving, Capt. John	Victoria	20	2,000	1,100
Innes, R. L.	Hamilton	10	1,000	550
Johnston, Wm.	Winnipeg	4	400	220
Jardine A.	"	40	4,000	2,200
Keddy, John (estate of)	Brandon	20	2,000	1,100
Kelly, A.	Winnipeg	50	5,000	2,750
Kerr, Robert	Montreal, Que.	10	1,000	550
Lyster, James	"	60	6,000	3,300
Lyster, C. N.	Kirkdale	50	5,000	2,750
Langley, Chas.	Schenectady, N.Y.	10	1,000	550
Little, J. W.	London, Ont.	20	2,000	1,100
Love, Mrs. John	Wimbledon, Eng.	30	3,000	1,650
Lyster, A. J. A.	Kirkdale	10	1,000	550
Lake, Henry B.	Winnipeg	3	300	165
Milroy, T. M., M.D.	"	50	5,000	1,250
Millar, T. B.	Portage la Prairie	20	2,000	1,100
Mundie, Jas.	Montreal	16	1,600	880
Mudge, H. J.	Montreal	30	3,000	1,650
Meredith, Henry	Brandon	120	12,000	6,600
Muttlebury, G. A.	Winnipeg	145	14,500	7,975

SESSIONAL PAPER No. 8

THE GREAT-WEST LIFE ASSURANCE COMPANY.—Continued.

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Muttlebury, C. R.	Winnipeg	10	1,000	550
Morse, F. M. (in trust)	"	8	800	440
Mitchell, W. J. (estate of)	Toronto	25	2,500	1,375
Monk, G. W.	"	20	2,000	1,100
Marsh, D. W.	Calgary	20	2,000	1,100
Marsh, G. H.	Regina, Sask	50	5,000	2,750
Marsh, G. T.	Toronto	400	40,000	22,000
Martin, Mrs. G. L.	Winnipeg	5	500	275
Marsh, Mrs. Martha L.	Elkhorn	10	1,000	550
Mason, D. H. C.	Toronto	66	6,600	3,630
Mason, Mrs. E. C. (Trustees)				
Mason, A. J. (Trustees)				
Mason, D. H. C. (Trustees)	Toronto	334	33,400	18,370
Massey, J. (Trustees)				
McLaren, J. B.	Winnipeg	20	2,000	1,100
McLeneghan, Jas.	Toronto	70	7,000	3,850
Mackenzie, K.	Winnipeg	20	2,000	1,100
McDonald, Mrs. F. M.	Fort Qu'Appelle	100	10,000	5,500
Macdonald, J. C.	Winnipeg	20	2,000	1,100
McKim, J. M.	Toronto	50	5,000	2,750
McNaughton, R. D.	Montreal	50	5,000	2,750
McNee, Mrs. I.	Windsor, Ont.	80	8,000	4,400
McQuaker, W.	Winnipeg	40	4,000	2,200
Macdonald, A.	"	80	8,000	4,400
Macdonald, A (in trust)	"	35	3,500	1,925
Macdonald, Mrs. A.	"	20	2,000	1,100
Macdonald, D. C.	"	25	2,500	1,375
McLeod, Mrs. A.	Morden	3	300	165
McElheran, Mrs. I. B.	Winnipeg	30	3,000	1,650
Macdonald, Miss Grace A.	"	20	2,000	1,100
McDonald, D. H.	Fort Qu'Appelle	200	20,000	11,000
McKinnon, Rev. Clarence, D.D.	Halifax	8	800	440
McMillan, Mrs. A. F.	"	20	2,000	1,100
McCarthy, Mrs. E. I.	Winnipeg	25	2,500	1,375
McIntyre, W. A.	"	60	6,000	3,300
McIntyre, W. A. (in trust)	"	20	2,000	1,100
Nanton, A. M.	"	344	34,400	18,920
Nation, F.	Victoria, B.C.	25	2,500	1,375
O'Brien, Mrs. John	Portage la Prairie	62	6,200	3,410
Osler, Sir E. B., M.P.	Toronto	200	20,000	11,000
Osler, Hammond & Nanton	Winnipeg	31	3,100	1,705
Payzant, J. Y.	Halifax, N.S.	40	4,000	2,200
Peterson, C. W.	Chicago, Ill.	10	1,000	550
Patton, F. L.	Winnipeg	31	2,100	1,705
Patterson, A. J.	Conway, Mass.	5	500	275
Philips, F.	Winnipeg	40	4,000	2,200
Paddon, J. A.	St. Johns, Nfld.	10	1,000	550
Plaisted, Rev. Hy.	Dunham, Que.	10	1,000	550
Pearson, T. R.	New Westminster	10	1,000	550
Quinn, Jos.	Brandon	2	200	110
Richardson, R. D.	Winnipeg	20	2,000	1,100
Richardson, J. Freer	"	20	2,000	1,100
Riley, C. S.	"	20	2,000	1,100
Ross, John	Edmonton	5	500	275
Rowand, Rev. W. L. H.	Stratford, Ont.	6	600	330
Rowand, Rev. W. L. H. (in trust)	"	1	100	55
Rowand, Rev. W. L. H. (in trust)	"	1	100	55
Rowand, Mrs. S. M.	"	4	400	220
Robinson, T. W.	Toronto	30	3,000	1,650
Richard, J. A.	Montreal	10	1,000	550
Reed, Hayter	"	20	2,000	1,100
Riley, Mrs. Jean	Winnipeg	20	2,000	1,100
Rea, D. C. and Hanna F.A. (in trust)	"	84	8,400	4,620
Smith, T. D. (estate of)	"	20	2,000	1,100
Smyth, J. C.	Ontario, Cal.	12	1,200	660

THE GREAT-WEST LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Sprague, D. E.	Winnipeg	20	2,000	1,100
Stewart, Robert	"	24	2,400	1,320
Sayward, J. A.	Victoria	20	2,000	1,100
Smyth, Miss G. E.	Ontario, Cal.	12	1,200	660
Smyth, S. M.	Strathroy, Ont.	20	2,000	1,100
Small, Mrs. L. E.	Montreal, Que.	20	2,000	1,100
Stidton, R. (estate of)	Winnipeg	40	4,000	2,200
Spring-Rice, Gerald	Pense, Sask.	40	4,000	2,200
Spring-Rice, B. W.	Sprivers, Eng.	20	2,000	1,100
Scott, John	Winnipeg	10	1,000	550
Thornton, R. S. M.D.	Deloraine	5	500	275
Tufts, Robie W.	Boston, U.S.	25	2,500	1,375
Tufts, Harold F.	"	25	2,500	1,375
Tufts, Miss Heilda A.	Wolfville, N.S.	25	2,500	1,375
Tufts, Miss Enid Y.	"	25	2,500	1,375
Unsworth, W. B.	Toronto Ont.	30	3,000	1,650
Vernon, Hon. F. G. (estate of)	Victoria, B.C.	50	5,000	2,750
Wilson, D. H., M.D.	Vancouver	40	4,000	2,200
Wilkie, D. R.	Toronto	40	4,000	2,200
Whyte, Sir Wm.	Winnipeg	10	1,000	550
White Lt.-Col. Wm., C.M.G. (estate of)	Ottawa	10	1,000	550
Waddell, Thos.	Winnipeg	40	4,000	2,200
Wickson, A.	"	80	8,000	4,400
Wilson, R. R.	"	20	2,000	1,100
Worth A.	Toronto	80	8,000	4,400
Wiggins, W. A.	Sarnia, Ont.	5	500	275
Watson, G. H., K.C.	Toronto	63	6,300	3,465
	Total	10,000	$1,000,000	$ 550,000

SESSIONAL PAPER No. 8

THE HOME LIFE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1913).

Shareholders' Directors—H. Pollman Evans, Geo. E. Millichamp, M. B., Harry Symons, K.C., W. H. Carrie, J. K. McCutcheon, Lt. Col. G. E. A. Allen-Jones.

Policyholders' Directors—Dr. F. J. Capoa; Dr. S. E. Fleming; D. D. Broadfoot.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Adolph, H. L	Brandon, Man	500 00	100 00
Amyot, Geo. E	Quebec, P. Q	5,000 00	1,000 00
Andrews, Henry	Vancouver, B. C	1,000 00	200 00
Anglin, R. D	Kingston, Ont	2,000 00	400 00
Armstrong, Mrs. E. M	Vancouver, B.C	5,000 00	1,000 00
Arthur, R. H., M.D	Sudbury, Ont	2,000 00	200 00
Armstrong, George C	Winnipeg, Man	1,500 00	300 00
Bawlf, Thos. H	Hamilton, Ont	5,000 00	1,000 00
Baldwin, J. M	Killarney, Man	1,000 00	200 00
Barker, Robert	Toronto, Ont	2,000 00	400 00
Barker, Samuel, M.P	Hamilton, Ont	1,000 00	200 00
Barker T. M	Vancouver, B. C	2,000 00	400 00
Barnes, Josiah	Calgary, Alta	7,000 00	1,400 00
Bascom, Mrs. Annie M	Toronto, Ont	2,000 00	400 00
Bates, Thomas	London, Ont	200 00	40 00
Beaton, Miss A. A	Kingston, Ont	800 00	160 00
Bedford, Nelson (Estate)	Morden, Man	2,000 00	400 00
Beecroft, Thos	Barrie, Ont	3,000 00	600 00
Bemrose, C. D	Vancouver, B. C	2,000 00	400 00
Birbeck, J. N	Boissevain, Man	2,000 00	400 00
Bolton, Miss Eliza	Ottawa, Ont	1,000 00	200 00
Boswell, J. A	Montreal, Que	1,000 00	200 00
Boulton, Fred. J	Macleod, Alta	500 00	100 00
Brears, Wm. S	Calgary, Alta	4,000 00	800 00
Bridges, H. S	St. John, N. B	500 00	100 00
Brisbin, J. P	Brandon, Man	1,000 00	200 00
Brown, J. T	Moosomin, Sask	500 00	100 00
Butchart, Mrs. Mary T	North Keppel, Ont	1,000 00	200 00
Bulgin, E. J	Winnipeg, Man	1,000 00	200 00
Bulyea, Hon. Geo. H. V	Edmonton, Alta	2,500 00	500 00
Burgess, Palmer C	Ottawa, Ont	1,000 00	200 00
Burton, Mrs. Winnifred	Medicine Hat	1,000 00	200 00
Buxton, Henry Hart	Deloraine, Man	1,000 00	200 00
Cain, John	Virden, Man	2,000 00	400 00
Calder, J. A	Regina, Sask	1,000 00	200 00
Cameron, A. A	Oak Lake, Man	4,000 00	800 00
Cameron, Rev. A. A	Ottawa, Ont	1,000 00	200 00
Campbell, Mrs. E. W	Broadview, Sask	1,000 00	200 00
Campbell, D. D	Manitou, Man	2,000 00	400 00
Campbell, J. E	Carman, Man	1,000 00	200 00
Cappon, Prof. James, M. A	Kingston, Ont	3,000 00	600 00
Carrie, W. H	Toronto, Ont	2,500 00	500 00
Challoner, Miss Agnes A. (W. J. Mooney Exec)	Toronto, Ont	2,000 00	400 00
Charist, J. C. B., M.D	Montreal, Que	2,000 00	400 00
Coady, R. T	Toronto, Ont	500 00	100 00
Cockerline, J. & Mrs. Bella	North Bay, Ont	1,000 00	200 00
Cook, A. B	Regina, Sask	1,000 00	200 00
Corbett, Samuel C., M.D	Winnipeg, Man	2,000 00	400 00
Corridan, P	Deer Park, Ont	400 00	80 00
Cowan, H. J	Portage La Prairie, Man	1,000 00	200 00
Crispo, F. W. S	Quebec, Que	1,000 00	200 00
Cross, A. E	Calgary, Alta	1,000 00	200 00
Cross, John	North Bay, Ont	1,000 00	200 00
Cross, Wm. H	Winnipeg, Man	5,000 00	1,000 00
Cunliffe, J. H	Medicine Hat, Alta	1,000 00	200 00
Cunningham, H. C., M.D	Carman, Man	1,000 00	200 00
Curry, Alfred	Souris, Man	2,000 00	400 00
Dand, Mrs. Minnie	New Glasgow, N.S	1,000 00	200 00

THE HOME LIFE ASSOCIATION OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Davidson, Joseph	Manitou, Man.	500 00	100 00
Davidson, J. R., M.D.	Winnipeg, Man.	500 00	100 00
Davis, F. L.	Neepawa, Man.	500 00	100 00
Dickie, Noble	Carberry, Man.	1,000 00	200 00
Dixon, Fred A.	Sackville, N. B.	1,000 00	200 00
Dransfield, E. R.	Toronto, Ont.	1,000 00	200 00
Drummond, F. A.	Winnipeg, Man.	1,000 00	200 00
Dunsford, Chas. R.	Morden, Man.	1,000 00	200 00
Eaton, Dr. Foster F.	Truro, N.S.	2,500 00	500 00
Echlin, Exec. of A. R.	Hamilton, Ont.	8,400 00	1,680 00
Ellis, D. D., M.D.	Fleming, Sask.	1,000 00	200 00
Elms, Joseph	Fort William, Ont.	2,000 00	400 00
Embury, John F. L.	Regina, Sask.	2,500 00	1,250 00
Emerson, R. W.	Moose Jaw, Sask.	1,000 00	200 00
Empire Securities, Ltd.	Toronto, Ont.	2,200 00	440 00
Evans, H. Pollman	"	2,500 00	500 00
Evans, H. P. & Harry Symons, (Trustees)	"	597,800 00	137,010 00
Fairman, C. R.	Minnedosa, Man.	1,000 00	200 00
Falconer, Alex. J.	Deloraine, Man.	2,000 00	400 00
Fife, Miss Alice L. O.	Toronto, Ont.	500 00	100 00
Fleming, David	Portage La Prairie, Man.	500 00	100 00
Forrest, H. F., Jr.	Winnipeg, Man.	1,000 00	200 00
Frame, James F.	Virden, Man.	2,000 00	400 00
French, Miss Sarah	Toronto, Ont.	600 00	120 00
Fulcher, Nelson	Sault Ste. Marie, Ont.	1,000 00	200 00
Fyfe, Miss Lizzie	Guelph, Ont.	500 00	100 00
Glass, J. H.	London, Ont.	1,000 00	200 00
Goodwin, Rev. James, (Estate)	Grimsby, Ont.	4,500 00	900 00
Goold, Edward, Edward L.	Brantford, Ont.	5,000 00	1,000 00
Gorham, H. G.	Rainy River, Ont.	2,000 00	400 00
Grantham, J. A. G.	Brandon, Man.	2,000 00	400 00
Greenshaw, Chas. H.	Hamilton, Ont.	2,000 00	400 00
Gwynne, Hugh	Fort William, Ont.	1,000 00	200 00
Haliday, Wm. J.	Calgary, Alta.	2,000 00	400 00
Hamilton, B. R.	Neepawa, Man.	2,000 00	400 00
Hamilton, Harold F.	New York, N.Y.	300 00	300 00
Harcourt, W. L., M.D.	Brandon, Man.	1,000 00	200 00
Hardy, R. H.	Medicine Hat, Alta.	1,000 00	200 00
Harrison, C. W.	Grimsby, Ont.	1,500 00	300 00
Hartry, M. E.	Schreiber, Ont.	2,000 00	400 00
Harvey, Horace, (In trust)	Regina, Sask.	1,000 00	200 00
Hayward, Samuel	Swift Current, Sask.	4,000 00	800 00
Hedge, Wm.	Port Arthur, Ont.	2,000 00	400 00
Henderson, Geo. M.D.	Souris, Man.	500 00	100 00
Henderson, Martha A.	Winnipeg, Man.	1,000 00	200 00
Heron & Co.	"	1,000 00	200 00
Higginbotham, Joseph F.	Portage La Prairie, Man.	1,000 00	200 00
Higginbotham, Mrs. L.	Virden, Man.	600 00	120 00
Hill, E. L.	Calgary, Alta.	1,000 00	200 00
Hillier, Geo.	Ladysmith, B.C.	1,000 00	200 00
Hough, John S., K.C.	Winnipeg, Man.	6,000 00	1,200 00
Hunter, J. F.	Boissevain, Man.	2,000 00	400 00
Hutchins, Rev. W. N.	Truro, N.S.	1,000 00	200 00
Iliff, Albert E.	Vancouver, B.C.	1,000 00	200 00
Jarvis, Mrs. Carrie E.	Newark, N. J.	400 00	80 00
Jenkins, John W.	Revelstoke, B.C.	2,000 00	400 00
Johnson, James, M.L.A.	Boissevain, Man.	200 00	40 00
Johnson, J. K.	Winnipeg, Man.	500 00	100 00
Jones, Lt.-Col. G. E. Allen	Quebec, P. Q.	2,500 00	500 00
Keith, Mrs. Anna G.	Vancouver, B.C.	500 00	100 00
Kerr, Lorence V.	Regina, Sask.	1,000 00	200 00
Kidd, W. G.	Kingston, Ont.	1,000 00	200 00
Knight, Arch, P. M. A., M.D.	"	1,000 00	200 00
Knight, Mrs. C. E.	"	1,000 00	200 00
Knittel, J. W.	Boissevain, Man.	2,000 00	400 00

SESSIONAL PAPER No. 8

THE HOME LIFE ASSOCIATION OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Lachapelle, Dr. E. P.	Montreal, P. Q.	1,000 00	200 00
Latimer, J. G.	Winnipeg, Man.	500 00	100 00
Lidkea, Wm. C.	North Bay, Ont.	400 00	80 00
Linney, Harry	Bracebridge, Ont.	1,000 00	200 00
Lloyd, C. H.	Morden, Man.	400 00	80 00
Lloyd, M. B.	Victoria, B.C.	1,000 00	200 00
Lockhead, Wm., B.A.	Guelph, Ont.	500 00	100 00
Longley, Hon. J. W.	Halifax, N.S.	1,000 00	200 00
Macdonald, A. F.	Toronto, Ont.	1,300 00	260 00
Macdonald, Mrs. H. St. L.	Portage La Prairie, Man.	500 00	100 00
MacFarlane, A.	Saskatoon, Sask.	1,500 00	300 00
Machin, Mrs. Lucy A.	Quebec, P.Q.	500 00	100 00
Machin, H. T.	Quebec, P. Q.	500 00	100 00
Mackay, Angus.	Indian Head, Sask.	2,000 00	400 00
Mackenzie, Wm.	Toronto, Ont.	2,600 00	520 00
MacLeod, Mrs. Angus.	Calgary, Alta.	1,000 00	200 00
Manning, Edward.	St. John, N.B.	500 00	100 00
Manning, Rev. J. W.	St. John, N.B.	1,000 00	20 00
Manson, Lawrence.	Nanaimo, B. C.	4,000 00	800 00
Marsh, Rev. Chas. H.	Lindsay, Ont.	1,000 00	200 00
Marsh, Daniel W.	Calgary, Alta.	3,000 00	300 00
Maxwell, Thos. H.	Winnipeg, Man.	5,000 00	1,000 00
May, Chas.	Edmonton, Alta.	5,000 00	1,000 00
Miller, J. S.	Manitou, Man.	500 00	100 00
Millichamp, Geo. E., M. B.	Toronto, Ont.	2,500 00	500 00
Milligan, J. B.	Winnipeg, Man.	2,000 00	400 00
Milroy, Thos. M., M.D.	"	4,000 00	800 00
Mitchell, Miss E. A.	St. Mary's, Ont.	200 00	100 00
Mitchell, James B.	Winnipeg, Man.	500 00	100 00
Morrison, Alex.	Vancouver, B.C.	4,000 00	800 00
Mulvey, Major S., M.L.A.	Winnipeg, Man.	200 00	40 00
Munro, Rev. John.	Portage La Prairie, Man.	1,500 00	40 00
Munroe, John A.	Nanaimo, B.C.	1,000 00	200 00
Murphy, Geo. B.	Moosomin, Sask.	500 00	100 00
Myers, R. Hill, M.L.A.	Minnedosa, Man.	1,000 00	200 00
McArthur, Duncan.	Emerson, Man.	2,000 00	400 00
McClain, R.W.	Morden, Man.	1,000 00	200 00
McClain, Samuel.	Carman, Man.	1,000 00	200 00
McCuaig, Hugh.	Toronto, Ont.	800 00	160 00
McCulloch, Rich, J.	Souris, Man.	1,000 00	200 00
McCullough, Miss A. J.	Guelph, Ont.	500 00	100 00
McCutcheon, J. K.	Toronto, Ont.	2,500 00	500 00
McDermott, P. J.	Minnedosa, Man.	4,000 00	800 00
McDiarmid, John, M.D.	Brandon, Man.	1,000 00	200 00
McDonald, Angus.	Rounthwaite, Man.	2,000 00	400 00
McDonald, Rev. A. P.	Aylmer, Ont.	500 00	100 00
McDonald, J. A.	Brandon, Man.	500 00	100 00
McDonnell, H.	Vancouver, B.C.	500 00	100 00
McGonegal, Stephen J.	North Bay, Ont.	800 00	160 00
McGuire, E. E., Estate, (Mrs. D. P. Clark, administratrix)	Kenora, Ont.	1,000 00	200 00
McHugh, Hon. Geo.	Lindsay, Ont.	1,000 00	200 00
McIntyre, Mrs. S. F.	Portage La Prairie, Man.	1,000 00	200 00
McKay, Hector.	Brandon, Man.	2,000 00	400 00
McKay, J. S., (in trust)	Boissevain, Man.	1,000 00	200 00
McKechnie, Dr. Robt. E.	Nanaimo, B.C.	4,000 00	800 00
McLaren, A. A.	Chapleau, Ont.	1,000 00	200 00
McLarty, D., M.D.	St. Thomas, Ont.	400 00	80 00
McLeod, Alex.	Morden, Man.	500 00	100 00
McLeod, J. H.	Brandon, Man.	500 00	100 00
McLeod, Wm. N.	Winnipeg, Man.	1,000 00	200 00
McMillan, D. N.	Morden, Man.	5,000 00	1,000 00
McPhalen, Mrs. Effie.	Calgary, Alta.	1,000 00	200 00
McPherson, Miss Annie.	Longford Mills, Ont.	1,000 00	500 00
Nelson, A. J.	Morden, Man.	5,000 00	1,000 00

THE HOME LIFE ASSOCIATION OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		$ cts.	$ cts.
O'Donnell, E. J.	Schreiber, Ont.	1,000 00	200 00
Ogden, Albert	Toronto, Ont.	1,500 00	260 00
Osterhouse, Rev. S. S.	Kamloops, B.C.	5,000 00	1,000 00
Palmer, James M.	Sackville, N.B.	1,000 00	200 00
Patton, H.S.	Berkley, Cal.	1,000 00	200 00
Plummer, C. W.	Boissevain, Man.	2,000 00	400 00
Potts, John E.	Toronto, Ont.	500 00	100 00
Prowse, S. W., M.D.	Winnipeg, Man.	1,000 00	200 00
Reece, Thos., estate	Winnipeg, Man.	2,000 00	400 00
Reekie, J. S.	Vancouver, B.C.	1,000 00	200 00
Reeve, R. A., M.D.	Toronto, Ont.	2,000 00	400 00
Reynolds, F. J.	Regina, Sask.	1,000 00	200 00
Roaf, Jas. R.	Toronto, Ont.	900 00	180 00
Roberts, James A.	Neepawa, Man.	1,000 00	200 00
Robertson, R. H.	Portage La Prairie, Man.	2,000 00	400 00
Roberston, Mrs. S. J.	Toronto, Ont.	2,000 00	400 00
Rogers, J. M.	Boissevain, Man.	1,000 00	200 00
Rollins, Robert	Killarney, Man.	2,000 00	400 00
Rose, Miss Annie	Guelph, Ont.	1,000 00	200 00
Ross, Geo.	Welland, Ont.	200 00	40 00
Rothwell, John A.	Chapleau, Ont.	1,000 00	200 00
Rowan, J. W.	Toronto, Ont.	500 00	100 00
Rowland, Arthur E.	Winnipeg, Man.	1,300 00	260 00
Rundle, Wm. P.	Portage La Prairie, Man.	1,000 00	200 00
Russell, Wm.	Winnipeg, Man.	1,000 00	200 00
Sanders, Mrs. S. K.	London, England	1,500 00	300 00
Sanders, W. C.	Moose Jaw, Sask.	1,000 00	200 00
Scott, Michael	Emerson, Man.	1,000 00	200 00
Scott, Robert H.	Winnipeg, Man.	1,200 00	240 00
Seymour, J. R.	Vancouver, B. C.	5,000 00	1,000 00
Sheppard, L. C.	Toronto, Ont	100 00	20 00
Shore, Allan, M.D.	Toronto, Ont.	1,000 00	500 00
Short, Wm.	Edmonton, Alta.	5,000 00	1,000 00
Silverthorn, Joseph	North Bay, Ont.	800 00	160 00
Simons, John.	Revelstoke, B.C.	2,000 00	400 00
Smith, Chas. F.	Medicine Hat, Alta.	1,000 00	200 00
Smith, Sidney S.	Souris, Man.	1,000 00	200 00
Smythe, Robt.	Brandon, Man.	1,000 00	200 00
Spark, Miss Georgina	Fort William, Ont.	500 00	100 00
Spencer, J. H.	Medicine Hat, Alta.	10,000 00	2,000 00
Staples, Edgar	Lifford, Ont.	400 00	80 00
Steers, Wm.	Lindsay, Ont.	100 00	20 00
Stevenson, H. M.	Toronto, Ont.	2,600 00	520 00
Stewart, Allen M.	Morden, Man.	2,000 00	400 00
Stiver, Mrs. Hannah	Toronto, Ont.	800 00	160 00
Stretton, W. R.	Schreiber, Ont.	1,000 00	200 00
Suckling, W., Estate	Winnipeg, Man.	500 00	100 00
Swinbank, W. H.	Minnedosa, Man.	2,000 00	400 00
Symons, Harry, K.C.	Toronto, Ont.	2,500 00	500 00
Thomas, W. H.	North Bay, Ont.	1,000 00	200 00
Thompson, Joseph	Athens, Ont.	200 00	40 00
Thomson, John.	Winnipeg, Man.	1,000 00	200 00
Thornton, R. S., M.P.	Deloraine, Man.	500 00	100 00
Todd, Wm.	Hamiota, Man.	1,000 00	200 00
Toronto General Trusts, (In trust for E. M. & M. A. Hamilton)	Toronto, Ont.	700 00	700 00
Toronto General Trusts, (Thos. Kirkland Estate)	Toronto, Ont.	1,000 00	200 00
Unwin, Chas.	Moose Jaw, Sask.	2,000 00	400 00
Way, Wm. B.	Chapleau, Ont.	2,000 00	400 00
Wellington, J. H.	Moose Jaw, Sask.	2,000 00	400 00
West, Mrs. Henry	Schreiber, Ont.	400 00	80 00
Westlake, F. W.	Winnipeg, Man.	500 00	100 00
Winchead, J. B.	Brandon, Man.	1,000 00	200 00
Watson, John J. or Nellie	Pierpont, Ohio	4,000 00	800 00
Wilton, Mrs. J. W.	Winnipeg, Man.	500 00	100 00

THE HOME LIFE ASSOCIATION OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Winter, W. Roland	Calgary, Alta	1,000 00	200 00
Wright, J. A	Boissevain, Man	1,000 00	200 00
Wright, Wm. S	Lindsay, Ont,	500 00	100 00
Young, David M	Toronto, Ont	4,000 00	800 00
	Totals	$1,000,000 00	$ 219,200 00

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at February 19, 1913).

Shareholders' Directors—Herbert C. Cox, S. J. Moore; Hon. A. E. Kemp, M.P.; Sir Wm. Mackenzie; H. S. Holt; Hon. Wm. Harty; Alexander Laird, E. F. Malone, K.C.; W. G. Morrow; James Ryrie.

Policyholders' Directors—G. A. Morrow; F. R. Eccles, M.D., F.R.C.S.; Warren Y. Soper; Hon. David MacKeen; T. Bradshaw, F.I.A.

LIST OF SHAREHOLDERS—(As at December 31st, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Armour, E. D.	Toronto, Ont.	1,500 00	675 00
Ames, Miss E. M.	"	500 00	225 00
Wheeler-Bennett, J. W.	London, England	7,500 00	3,375 00
Bowell, Hon. Sir Mackenzie	Belleville, Ont.	10,000 00	4,500 00
Bingay, Thos. Van B.	Yarmouth, N.S.	200 00	90 00
Baines, C.C.	Toronto, Ont.	200 00	90 00
Baillie, F. W. (in trust)	"	26,000 00	11,700 00
Bertram, Melville	"	29,800 00	13,410 00
Cox, H. C.	"	5,000 00	2,250 00
Cox, E. W., (in trust)	"	5,000 00	2,250 00
Cox, Geo. A., (in trust)	"	25,000 00	11,250 00
Bain, Jas. W., Mrs. Lucy Cook and Mrs. Florence M. McCoy, trustees of the estate of J. L. Cook	"	1,000 00	450 00
Central Canada Loan and Savings Company	"	303,300 00	136,485 00
Davison, Dr. J. L.	"	6,500 00	2,925 00
Davies, Wm.	"	6,000 00	2,700 00
Dominion Securities Corporation, Ltd.	"	160,200 00	72,090 00
Eccles, Mrs. J. D.	London, Ont.	8,000 00	3,600 00
Fleck, A. W.	Ottawa, Ont.	3,000 00	1,350 00
Gouinlock, G. W.	Toronto, Ont.	1,000 00	450 00
Harty, Hon. Wm.	Kingston, Ont.	5,000 00	2,250 00
Housser, J. H., (in trust)	Toronto Ont.	12,500 00	5,625 00
Hall, Richard, (in trust)	Peterboro, Ont.	23,500 00	10,575 00
Holt, H. S.	Montreal, Que.	10,000 00	4,500 00
Hodgens, W. S. (in trust	Toronto, Ont.	22,500 00	10,125 00
Kenny, J. J. (in trust)	"	45,000 00	20,250 00
Kenny, J. J.	"	5,000 00	2,250 00
Kemp, A. E.	"	50,000 00	22,500 00
Kilgour, Miss B. G.	Beauharnois, Que.	600 00	270 00
Kilgour, Mrs. Mary B.	"	1,300 00	585 00
Lockhart, Mrs. Mary	Newcastle, Ont.	500 00	225 00
Laird, Alex.	Toronto, Ont.	5,000 00	2,250 00
Langton, Mrs. Laura	"	1,000 00	450 00
Malone, E. T.	"	5,000 00	2,250 00
Morrow, W. G., (in trust)	Peterboro, Ont.	10,000 00	4,500 00
Morrow, W. G.	"	5,000 00	2,250 00
Mackenzie, Wm.	Toronto, Ont.	35,500 00	15,975 00
Massey, C. D.	"	5,000 00	2,250 00
Moore, S. J.	"	5,000 00	2,250 00
Mowat, Miss Edith	"	1,000 00	450 00
Malone, E. T., (in trust)	"	3,500 00	1,575 00
MacKeen, Miss M. P.	Halifax, N.S.	5,000 00	2,250 00
Morrow, Mrs. Phoebe C.	Toronto, Ont.	5,000 00	2,250 00
Porter, John	"	500 00	225 00
Peacock, E. R., (in trust)	"	30,000 00	13,500 00
Ryrie, James	"	5,000 00	2,250 00
Rathbone, A. S.	Ottawa, Ont.	15,000 00	6,750 00
Sylvester, Dr. G. P.	Toronto, Ont.	5,000 00	2,250 00
Smith, David	"	3,000 00	1,350 00
Smith, Geo. B.	"	5,000 00	2,250 00
Taylor, F. C., (in trust)	Lindsay, Ont.	20,000 00	9,000 00
Torrance, W. B.	Montreal, Que.	2,000 00	900 00
Wood, Hon. S. C.	Toronto, Ont.	6,000 00	2,700 00
Wood, E. R., (in trust)	"	46,900 00	21,105 00
	Totals	$ 1,000,000	$ 450,000 00

SESSIONAL PAPER No. 8

THE LONDON LIFE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 15, 1913).

Shareholders' Directors—Jno. McClary, A. O. Jeffrey, W. F. Bullen, T. H. Smallman, W. M. Spencer, Sir Geo. C. Gibbons.

Policyholders' Directors—Judge A. Bell, T. W. Baker, W. J. Christie.

LIST OF SHAREHOLDERS—(As at December 31st, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Bullen, William F.	London, Ont.	16,000 00	3,200 00
Blinn Estate	"	1,100 00	220 00
Durand Estate	"	2,200 00	440 00
Elliott Estate	"	6,000 00	1,200 00
Green Estate	"	1,100 00	220 00
Gardiner, Mrs. Mary I. (in trust)	"	1,100 00	220 00
Gibbons, Sir Geo C.	"	12,200 00	2,440 00
Jeffrey, A. O.	"	70,000 00	14,000 00
Jeffrey, A. O. (in trust)	"	6,900 00	1,380 00
Jeffrey, J. E.	"	60,000 00	12,000 00
Mills, John	"	2,000 00	400 00
Moffatt Estate	"	1,100 00	220 00
McClary, John	"	7,000 00	1,400 00
Reid, Edward E.	"	35,300 00	7,060 00
Reid, Mrs. Ethel E.	"	1,200 00	240 00
Richter, John G.	"	18,500 00	3,700 00
Smallman, T. H.	"	4,700 00	940 00
Spencer, Wm. H.	"	2,500 00	500 00
Weldon, Mrs. Annie E.	"	1,100 00	220 00
	Totals.	$250 000 00	$50,000 00

THE MANUFACTURERS LIFE INSURANCE COMPANY

LIST OF DIRECTORS—(As at March 1, 1913).

Shareholders' Directors—M. R. Gooderham; C. C. Dalton; D. G. Ross; R. L. Patterson; S. G. Beatty; Col. James Mason; J. Massey; F. G. Osler.

Policyholders' Directors—Sir Geo. W. Ross; W. B. Strachan, Geo. P. Schofield; A. J. Wilkes, K.C.

LIST OF SHAREHOLDERS—(As at the 31st of December, 1912.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Akers, Mrs. Emily	Toronto, Ont.	50	5,000	1,000
Annis, Dr. Levi C.	Cedar Springs, Mich.	50	5,000	1,000
Archer, Robert	Montreal, P.Q.	50	5,000	1,000
Ball, William	Chatham, Ont.	16	1,600	320
Barnhill, Alex. P., K.C.	St. John, N.B.	50	5,000	1,000
Beatty, Mrs. Lillian M.	Toronto, Ont.	100	10,000	2,000
Beatty, S. G.	Toronto, Ont.	900	90,000	18,000
Blackstock, Mrs. Harriet V.	Toronto, Ont.	100	10,000	2,000
Boswell, Mrs. Ella	Toronto, Ont.	3	300	60
Bourgeau, Estate of A.	Montreal, P.Q.	80	8,000	1,600
Brodie, Estate of R. T.	Toronto, Ont.	32	3,200	640
Campbell, Robert	Detroit, Mich.	25	2,500	500
Central Canada Loan & Savings Co.	Toronto, Ont.	15	1,500	300
Coulthard, Miss Sarah	Toronto, Ont.	25	2,500	500
Crean, Estate of R.	Toronto, Ont.	100	10,000	2,000
Dailey, Mrs. Mary E.	Council Bluffs, Ia.	1	100	20
Dalton, C. C.	Toronto, Ont.	200	20,000	4,000
Dominicans or Friars, Preachers of Ottawa	Ottawa, Ont.	5	500	100
Farmer, Richard D.	Ancaster, Ont.	50	5,000	1,000
Favre-Brandt & Co., C. & J.	Yokohama, Japan	50	5,000	1,000
Gadpaille, Ivanhoe	Kingston, Jamaica	10	1,000	200
Gooderham, Estate of Geo., in trust	Toronto, Ont.	126	12,600	2,520
Gooderham, George H.	Toronto, Ont.	100	10,000	2,000
Gooderham, M. Ross	Toronto, Ont.	3,880	388,000	77,600
Gooderham, William G.	Toronto, Ont.	200	20,000	4,000
Gravel, J. O.	Montreal, P.Q.	80	8,000	1,600
Grenier, Estate of J.	Montreal, P.Q.	10	1,000	200
Gough, Richard P.	Toronto, Ont.	50	5,000	1,000
Halliday, J. T. J.	Peterborough, Ont.	50	5,000	1,000
Hamilton, Miss Jessie C.	"	16	1,600	320
Hingston, Estate of Sir W. H.	Montreal, P.Q.	80	8,000	1,600
Horsey, H. Herbert	Ottawa, Ont.	50	5,000	1,000
Junkin, J. F.	London, Eng.	6	600	120
Junkin, Miss Roselle	St. Louis, Mo.	3	300	60
LaRue, Mrs. Josephine R.	Quebec, P.Q.	50	5,000	1,000
Lennox, E. J.	Toronto, Ont.	161	16,100	3,220
McMahon, Dr. T. F.	"	50	5,000	1,000
Mason, Col. James	"	50	5,000	1,000
Massey, John	"	50	5,000	1,000
Matthews, W. E.	Ottawa, Ont.	10	1,000	200
Mills, Dr. James	"	100	10,000	2,000
Molson, Dr. W. A.	Montreal, P.Q.	50	5,000	1,000
Moore, F. D.	Lindsay, Ont.	4	400	80
Nattress, Estate of Wm.	Toronto, Ont.	100	10,000	2,000
Nattress, Mrs. Julia	Toronto, Ont.	50	5,000	1,000
Nichol, Dr. Wm.	Brantford, Ont.	32	3,200	640
Nicholls, Miss M. A.	Peterborough, Ont.	16	1,600	320
O'Hara, Estate of Robert	Ottawa, Ont.	106	10,600	2,120
Osler, F. Gordon	Toronto, Ont.	100	10,000	2,000
Patterson, R. L.	"	261	26,100	5,220
Pellatt, Col. Sir Henry M.	"	105	10,500	2,100
Pelletier, Hon. Louis P.	Quebec, P.Q.	50	5,000	1,000
Reid, Fred. G.	Montreal, P.Q.	2	200	40
Robinson, A. W.	"	25	2,500	500
Rolland, Estate of Hon. J. D.	"	50	5,000	1,000
Ross, Mrs. Adelaide M.	Toronto, Ont.	3,981	398,100	79,620
Ross, Mrs. Annie F.	"	100	10,000	2,000

SESSIONAL PAPER No. 8

THE MANUFACTURERS LIFE INSURANCE OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Ross, Douglas G.	Toronto, Ont.	50	5,000	1,000
Sirous, L. P.	Quebec, P.Q.	50	5,000	1,000
Somerville, Geo. A.	Toronto, Ont.	595	59,500	11,900
Somerville, Mrs. Mary Amelia	"	130	13,000	2,600
Stevens, Mrs. Ada J.	Chatham, Ont.	16	1,600	320
Stratton, A. H.	Peterborough, Ont.	37	3,700	740
Street, Richard Barker, Inspector, and Mason, James Cooper, Manager, in trust	Toronto, Ont.	900	90,000	18,000
Sutton, T. E. P.	"	100	10,000	2,000
Telfer, Henry C.	Westmount, P.Q.	100	10,000	2,000
Trees, Samuel	Toronto, Ont.	161	16,100	3,220
Tupper, Sir Charles Hibbert	Vancouver, B.C.	32	3,200	640
Waldron, L. W.	Hamilton, Ont.	15	1,500	300
Walker, Herbert	Winnipeg, Man.	10	1,000	200
Walsh, Mrs. Ellen	Peterborough, Ont.	10	1,000	200
Wilkes, Mrs. Esther F.	Brantford, Ont.	200	20,000	4,000
Wilson, Lt. Col. E. W.	Montreal, P.Q.	45	4,500	900
Wishart, Dr. John	London, Ont.	25	2,500	500
Wood, E. R.	Toronto, Ont.	50	5,000	1,000
Wright, Mrs. Annie B.	"	25	2,5000	500
Young, Mrs. Florence H.	"	7	700	140
Young, Hon. James	Galt, Ont.	50	5,000	1,000
Young, Mrs. Margaret	"	50	5,000	1,000
Young, W. E.	Toronto, Ont.	276	27,600	5,520
	Total	15,000	$1,500,000	$ 300,000

THE MONARCH LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1913.)

Shareholders' Directors: J. T. Gordon, N. Bawlf, E. L. Taylor, K.C., D. E. Sprague, Hon. Robt. Rogers, G. F. Carruthers, James Murphy, E. S. Popham, M.D., G. A. Charlton, M.D., J. W. W. Stewart.

Policyholders' Directors: T. J. S. Skinner, C. E. Gordon, H. W. Echlin, C. S. Gzowski, R. G. Ironside.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Adair, Chas. W.	Vancouver	1	100	10 00
Adams, E. (trustee)	Lethbridge	10	1,000	100 00
Aldrich, C. M.	Nebraska City, Neb.	10	1,000	100 00
Alloway, W. F.	Winnipeg	10	1,000	100 00
Alloway, A. H. F.	"	5	500	50 00
Alloway, C. V.	"	15	1,500	150 00
Alloway, F. M.	"	10	1,000	100 00
Amundsen, O. J.	Claresholm, Alta.	5	500	50 00
Anderson, Edw.	Winnipeg	10	1,000	100 00
Anderson, Jas.	Kaslo, B.C.	7	700	70 00
Anderson, J. R.	Lethbridge	20	2,000	200 00
Anderson, Wm. (dec'd)	Brandon	5	500	50 00
Andrews, A. J.	Winnipeg	25	2,500	250 00
Andrews, F. S.	"	15	1,500	150 00
Andrews, E.	"	10	1,000	100 00
Andrews, P. C.	"	10	1,000	100 00
Anstruther, Col. F. L.	Portage la Prairie	5	500	50 00
Appleton, M. B.	Yorkton	10	1,000	100 00
Armour, Hugh	Regina	20	2,000	200 00
Armour, Robt.	"	10	1,000	100 00
Armstrong, Hugh	Portage la Prairie	50	5,000	500 00
Armstrong, J. W., M.D.	Gladstone, Man.	10	1,000	100 00
Arthur, E. C.	Nelson	3	300	30 00
Arthur, G. H.	Port Arthur	30	3,000	300 00
Atkinson, S. T.	Rainy River, Ont.	5	500	50 00
Audet, A.	Nelson, B.C.	20	2,000	200 00
Aull, E., M.D.	Calgary	10	1,000	105 00
Anderson, J. J. (dec'd)	Brandon	50	5,000	428 38
Baker, E. A.	Winnipeg	100	10,000	1,000 00
Baldwin, W. C.	Rainy River	10	1,000	100 00
Ballachey, A. A.	High River	10	1,000	100 00
Barber, M. M.	Fernie, B.C.	10	1,000	100 00
Bawlf, N.	Winnipeg	50	5,000	500 00
Bayne, D. C.	Banff	10	1,000	100 00
Beaudro, J. O.	Kenora	10	1,000	100 00
Beck, N. D. (Judge)	Edmonton	5	500	50 00
Bell, L. B.	Regina	5	500	50 00
Bennett, R. B.	Calgary	50	5,000	500 00
Bernier, Jos., M.P.P.	Winnipeg	10	1,000	100 00
Berthiaume, Hon. T.	Montreal	100	10,000	1,000 00
Bingham, G. S., M.D.	Hamilton	10	1,000	100 00
Binns, N.	Trail	10	1,000	100 00
Bird, Harry	Nelson	5	500	50 00
Bird, R. M.	"	5	500	50 00
Bishop, W. (Trustee)	Fort Frances	10	1,000	100 00
Black, F. M.	Calgary	20	2,000	200 00
Black, H. C. C.	Nelson	10	1,000	100 00
Blackwell, Kenneth	Montreal	10	1,000	100 00
Beath, T., M.D.	Winnipeg	10	1,000	100 00
Boles, Jas. P. (estate)	Ingersoll, Ont.	50	5,000	500 00
Bolton, Wm. J.	Rainy River, Ont.	10	1,000	100 00
Bonin, Euclid	Port Arthur	20	2,000	200 00
Borebank, J. J. (dec'd)	Winnipeg	5	500	50 00
Boulet, R., M.D.	Montreal	15	1,500	150 00
Bowman, C. B.	Lethbridge	5	500	50 00
Braden, A. W.	Rossland, B.C.	5	500	50 00
Braden, Alice M.	"	5	500	50 00
Braden, Michael H.	Fort William	50	5,000	500 00

SESSIONAL PAPER No. 8

THE MONARCH LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Bredin, W. F., M.D.	Lesser Slave Lake, Athabaska	10	1,000	100 00
Brett, R. G., M.D.	Banff	10	1,000	100 00
Bronfman, Abe	Yorkton	20	2,000	200 00
Brophy, Rev. Geo	Toronto, Ont	100	10,000	1,000 00
Brown, Chas. R.	Davidsburg, Alta	10	1,000	100 00
Brown, Daniel	Regina, Sask	5	500	50 00
Brown G. W.	Fort William	40	4,000	400 00
Brown, G. W., M.D.	Port Arthur, Ont	30	3,000	300 00
Brown, Nathaniel B.	Toronto	100	10,000	1,000 00
Brown, Thomas	Lethbridge, Alta	100	10,000	1,000 00
Brunet. A.	Montreal	50	5,000	500 00
Brydon, Wm.	Winnipeg	10	1,000	100 00
Brymner, G. D.	New Westminster, B.C.	10	1,000	100 00
Buchanan, J.	Trail, B. C.	7	700	70 00
Bulyea, Hon. G. H. V.	Edmonton, Alta	10	1,000	100 00
Burden ,Frederick P.	Nelson, B. C.	5	500	50 00
Burdett, W. W.	Winnipeg, Man	20	2,000	200 00
Burley, E. W.	Edmonton	10	1,000	100 00
Burns, P.	Calgary	50	5,000	500 00
Busk, Chas. W.	Kokanee, B.C.	10	1,000	100 00
Buttar, W. S.	Vancouver, B.C.	10	1,000	100 00
Byrnes, H.	Winnipeg	10	1,000	100 00
Brown, G. A., M.D.	"	5	500	50 00
Cadham, J. O.	Portage la Prairie	20	2,000	200 00
Caldwell, Thos. W.	Yorkton, Sask	10	1,000	100 00
Campbell, Hon. Colin H.	Winnipeg, Man	50	5,000	500 00
Campbell, G. F.	"	5	500	50 00
Campbell, J. F.	"	100	10,000	1,000 00
Campbell, Robt. E.	Calgary, Alta	20	2,000	200 00
Canniff, Annie E. N.	Portage la Prairie	5	500	50 00
Canniff, B. M.	"	5	500	50 00
Cantlie, Jas. A., Jr.	Winnipeg, Man	25	2,500	250 00
Carlin, Jos. D.	Field, B.C.	10	1,000	100 00
Carlin, W. G.	Fort Steele, B.C.	10	1,000	100 00
Carpenter, A. A. (Judge)	Macleod, Alta	25	2,500	250 00
Carruthers, Andrew (deceased)	Winnipeg	50	5,000	500 00
Carruthers, Capt. G. F.	"	50	5,000	500 00
Carruthers, W. W.	Brandon, Man	5	500	50 00
Carscallen, A. D., M.D.	Winnipeg, Man	10	1,000	100 00
Chalmers, Jessie F.	Edmonton, Alta	10	1,000	100 00
Chalmers, John	"	10	1,000	100 00
Chalmers, J. M.	Pilot Mound, Man	50	5,000	500 00
Charlton, G. A., M.D.	Regina, Sask	60	6,000	600 00
Charlton, W. J., M.D.	Weston, Ont	1	100	10 00
Cherry, T. J.	Keewatin, Ont	10	1,000	100 00
Chirnside, W.	New Westminster, B.C.	10	1,000	100 00
Christie, Louis	Fort Frances, Ont	10	1,000	100 00
Clarke, Mrs. Emily	Fairbank, Ont	10	1,000	100 00
Clarke, L. R.	Fort William, Ont	10	1,000	100 00
Clarke, Wm. H.	Fairbank, Ont	5	500	50 00
Collins, A. H.	Gladstone, Man	5	500	50 00
Collins, Isabella J.	"	5	500	50 00
Colpman, Frank (in trust)	Lethbridge	5	500	50 00
Colpman, Frank (in trust)	"	5	500	50 00
Colpman, Mary Christina	"	20	2,000	200 00
Colvin, Miss Annie E.	Picton, Ont	5	500	50 00
Connell, J. V., M.D.	Indian Head	5	500	50 00
Connolly, E. W., M. D.	Cranbrook, B.C.	10	1,000	100 00
Conybeare, C. F. P.	Lethbridge	20	2,000	200 00
Cook, Freddie, L.	Kenton, Man	25	2,500	250 00
Cook, John W., M.D.	Fort William, Ont	30	3,000	300 00
Cooper, Warren	Nanton, Alta	5	500	50 00
Coulthard, W. L., M.D.	Vancouver, B.C.	5	500	50 00
Courian, P.	Toronto, Ont	1	100	10 00
Cousins, W.	Medicine Hat, Alta	10	1,000	100 00

THE MONARCH LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Coy, W. H.	Saskatoon, Sask.	10	1,000	100 00
Crease, Marion Louise	Nelson, B.C.	10	1,000	100 00
Cross, A. E.	Calgary, Alta.	5	500	50 00
Cross, Jas. A.	Regina, Sask.	5	500	50 00
Cunningham, J. H.	"	5	500	50 00
Coates, W. (in trust)	Winnipeg.	10	1,000	50 00
Campbell, W. M.	Macleod, Alta.	10	1,000	100 00
Davidson, J. H.	Neepawa, Man.	5	500	50 00
Dawson, A.	Fort William.	10	1,000	100 00
Dawson, Edwin	Nanton.	10	1,000	100 00
Dawson, H. J.	Edmonton.	50	5,000	500 00
Day, John Frederick	Medicine Hat, Alta.	20	2,000	200 00
Derry, Fanny	Kenora, Ont.	10	1,000	100 00
Desaulniers, G.	Montreal.	50	5,000	500 00
Dixon, John and Isaac	Maple Creek, Alta.	10	1,000	100 00
Dobbie, Jas. H.	Niagara Falls, South.	2	200	20 00
Dobson, John	Winnipeg.	50	5,000	500 00
Doupe, Jacob L.	"	10	1,000	100 00
Doyle, J. M.	Calgary.	5	500	50 00
Drewry, G.	Kenora.	50	5,000	500 00
Drewry, W. S.	Nelson, B.C.	5	500	50 00
Drinkle, J. C.	Saskatoon, Sask.	10	1,000	100 00
Drinnan, J. K.	Medicine Hat, Alt.	5	500	50 00
Driscoll, A.	Edmonton, Alt.	20	2,000	200 00
Dubuc, Lucien	"	3	300	30 00
Dudley, I. W.	Seattle, Wash.	10	1,000	100 00
Duke, J. R.	Virden, Man.	5	500	50 00
Duncan, W. H.	Regina, Sask.	5	500	50 00
Earngey, J. P.	Kenora.	10	1,000	100 00
Earl, Richard W.	Brandon.	5	500	50 00
Echlin, Annie Scott	Winnipeg.	20	2,000	200 00
Embury, J. F. L.	Regina.	10	1,000	100 00
Emmerson, Etta L.	Creelman, Sask.	10	1,000	100 00
Emmerson, G. W.	Calgary.	100	10,000	1,000 00
Enderton, C. H.	Winnipeg.	10	1,000	100 00
Fairfield, W. H.	Lethbridge, Alta.	10	1,000	100 00
Fares, W. H.	Winnipeg, Man.	40	4,000	400 00
Farrell, Samuel J., M.D.	Holden, Alta.	10	1,000	100 00
Fear, G. M.	Banff.	30	3,000	300 00
Fear, W. H.	"	30	3,000	300 00
Ferguson, G.	Nelson.	5	500	50 00
Ferguson, Isabel	Brandon.	10	1,000	100 00
Ferguson, Wm.	"	10	1,000	100 00
Ferrier, R. W.	Kenora.	10	1,000	100 00
Field, Dr. C. C.	Winnipeg.	20	2,000	200 00
Finlay, Wm. Thos.	Medicine Hat.	10	1,000	100 00
Ford, A. B., M.D.	Oshawa, Ont.	5	500	50 00
Forde, J. P.	Revelstoke, B.C.	5	500	50 00
Fordyce, G.	Calgary, Alta.	10	1,000	100 00
Forget, Hon. A. E.	Regina.	10	1,000	100 00
Forrester, C. H.	Winnipeg.	10	1,000	100 00
Fowler, S. S.	Nelson.	10	1,000	100 00
Fuller, G. D.	Chicago, Ill.	5	500	50 00
Fuller, Jas. G.	Granby, Que.	5	500	50 00
Gaetz, H. H.	Red Deer, Alta.	10	1,000	100 00
Galbraith, R. L. T.	For Steel, B.C.	10	1,000	100 00
Galbraith, W. S., M. D.	Lethbridge, Alta.	10	1,000	100 00
Gallibert, P.	Montreal.	50	5,000	500 00
Galloway, R.	Gladstone.	25	2,500	250 00
Galloway, W.	"	25	2,500	250 00
Gammell, B.	Montreal, Que.	20	2,000	200 00
Gardner, F.	Kenora.	20	2,000	200 00
Garland, J. J.	Portage la Prairie.	10	1,000	100 00
Garneau, Hon. E. B. (estate)	Quebec.	50	5,000	500 00
Georgeson, Wm.	Calgary.	20	2,000	200 00

SESSIONAL PAPER No. 8

THE MONARCH LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Gibson, J. B.	Yorkton, Sask.	50	5,000	500 00
Guilhily, R. H.	Selkirk	5	500	50 00
Gilrdlestone, R. J. M.	Brandon	5	500	50 00
Gordon, Andrew	Medicine Hat	20	2,000	200 00
Gordon, Rev. C. W., D.D.	Winnipeg	150	15,000	1,500 00
Gordon, Jas. T.	"	125	12,500	1,250 00
Gosnell, W.	Nelson	5	500	50 00
Graham, E.	Vancouver	10	1,000	100 00
Graham, G. A.	Fort William	20	2,000	200 00
Graham, J. T.	Lethbridge	10	1,000	100 00
Grain, O. I., M.D.	Selkirk	5	500	50 00
Grant, John	Nelson, B.C.	5	500	50 00
Grant, Robert A.	Hazleton, B.C.	25	2,500	250 00
Gray, Walter	Brandon	5	500	50 00
Green, A. H.	Winnipeg	5	500	50 00
Green, Daisy K.	Niagara Falls South	10	1,000	100 00
Green, Ethel	Nelson	5	500	50 00
Greer, C. H.	Port Arthur	10	1,000	100 00
Greer, J. T.	"	10	1,000	100 00
Greer, S. W.	"	10	1,000	100 00
Gregory, C. Y.	Winnipeg	50	5,000	500 00
Griffis, Louise	Buffalo, N.Y.	5	500	50 00
Gurd, W. F.	Cranbrook, B.C.	5	500	50 00
Gordon, H. A., M.D.	Portage la Prairie	10	1,000	91 66
Gordon, James Cook	Winnipeg	15	1,500	150 00
Hall, W. S.	Cranbrook	5	500	50 00
Halstead, John	Calgary	5	500	50 00
Hamilton, G.	Neepawa	10	1,000	100 00
Hamilton, W. J.	Cranbrook, B.C.	15	1,500	150 00
Hancock, H. S., Jr.	Fort William, Ont.	10	1,000	100 00
Hansen, J. S.	Red Deer, Alta.	20	2,000	200 00
Hanwell, Eleanor I.	Port Hammond, B. C.	10	1,000	100 00
Hanwell, G. E.	"	10	1,000	100 00
Harcourt, Hon. G.	Edmonton, Alta.	10	1,000	100 00
Hardy, Mrs. W. H.	Port Arthur	10	1,000	100 00
Hargraft, A. R.	Winnipeg	10	1,000	100 00
Hargrave, James	Medicine Hat	100	10,000	1,000 00
Hastings, G. V.	Winnipeg	25	2,500	250 00
Haultain, F. W. G.	Regina	5	500	50 00
Hauto, W.	Fort William	10	1,000	100 00
Hayes, I. M.	Edmonton	20	2,000	200 00
Henderson, F. G. A.	Brandon	10	1,000	100 00
Henderson, H. E.	"	10	1,000	100 00
Henderson, W. (in trust)	Lethbridge	10	1,000	100 00
Henderson, Margaret	"	40	4,000	400 00
Henderson, Wm. (in trust)	"	10	1,000	100 00
Henderson, Wm. (in trust)	"	10	1,000	100 00
Henderson, Wm. (in trust)	"	10	1,000	100 00
Henderson, Wm. (in trust)	"	10	1,000	100 00
Henderson, Wm. (in trust)	"	10	1,000	100 00
Hetherington, R. B.	Vancouver	10	1,000	100 00
Hewetson, S. W., M.D.	Pincher Creek, Alta.	10	1,000	100 00
Higginbotham, J. D.	Lethbridge	5	500	50 00
Higgins, C. P., M.D.	Hosmer, B.C.	5	500	50 00
Higgins, W. P.	"	5	500	50 00
Hilton, J. H.	Winnipeg	5	500	50 00
Home, E. S.	Jaffray, B.C.	15	1,500	150 00
Hook, H. E.	Kenora, Ont.	10	1,000	100 00
Howard, J.	Nelson, B.C.	5	500	50 00
Howden, Hon. J. G.	Neepawa	10	1,000	100 00
Howey, Eva	Winnipeg	5	500	50 00
Howland, G. W., M.D.	Toronto, Ont.	25	2,500	250 00
Hunt, T. A.	Winnipeg	10	1,000	100 00
Hutchison, Alex. C.	Montreal	85	8,500	850 00
Hutchison, J. N., M.D.	Winnipeg	25	2,500	250 00

THE MONARCH LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Irving, J. F., M.D.	Yorkton, Sask.	10	1,000	100 00
Irving, C.R.	Winnipeg	2	200	20 00
Irwin, M. F. R.	Hartney	5	500	50 00
Jackson, T. C.	Toronto	5	500	50 00
Jackson, W. J.	Kenora	20	2,000	200 00
Jamieson, Frederick C.	Edmonton	10	1,000	100 00
Johnston, W.	Kenora	20	2,000	200 00
Jolly, E. A.	Regina	10	1,000	100 00
Kain, J. A.	"	5	500	50 00
Kellock, David	Weyburn	5	500	50 00
Kelly, G. H.	Keewatin	20	2,000	200 00
Kemmis, A. C.	Pincher Creek	15	1,500	150 00
Kennedy, T. A.	Fort William ,Ont.	5	500	50 00
Kenney, J.	Calgary	10	1,000	100 00
Kenney, Frederick	Lethbridge	20	2,000	200 00
Kenning, A. W., M.D.	Rossland, B.C.	10	1,000	100 00
Ker, Robt. H., M.D.	Vancouver, B.C.	30	3,000	300 00
Kidd, A.	Brandon	10	1,000	100 00
King, J. E., M.D.	Toronto	1	100	10 00
Kirkpatrick, R.A.	Selkirk	10	1,000	100 00
Kurtz, D. G.	Nelson	5	500	50 00
Lazier, S. S.	Belleville, Ont.	50	5,000	500 00
Lamont, P.	Vancouver, B.C.	10	1,000	100 00
Lane, E. H.	Vancouver	5	500	50 00
Lane, G.	Calgary	50	5,000	500 00
La Rue, S.	Edmonton	10	1,000	100 00
Lazier, D. B., M.D.	Belleville, Ont.	10	1,000	100 00
Lazier, S. D.	"	245	24,500	2,450 00
Leask, T. M., M.D.	Moose Jaw	10	1,000	100 00
Leitch, Arch.	Jaffray, B.C.	20	2,000	200 00
Lennie, R. S.	Vancouver North	10	1,000	100 00
Leslie, John	Winnipeg	10	1,000	100 00
Liddle, A. T.	"	10	1,000	100 00
Lighthall, G. R.	Montreal, Que.	10	1,000	100 00
Link, Adam	Lethbridge, Alta.	10	1,000	100 00
Linklater, Mrs. Jemima	Dominion City, Man.	10	1,000	100 00
Lucy, Julia A.	Rainy River, Ont.	5	500	50 00
Lucy, W. J.	"	5	500	50 00
Lyall, Mary Louise	Montreal, Que.	50	5,000	500 00
Lyster, C. N.	Kirkdale, Que.	15	1,500	150 00
Macbeth, H.	Lethbridge	10	1,000	100 00
Macdonald, D. A. (Judge)	Winnipeg	5	500	50 00
Macdonald, D. A.	Regina	10	1,000	100 00
Macdonald, Grace	Vancouver	5	500	50 00
Macdonald, R.M.	"	5	500	50 00
Macdonald, W. A.	Nelson	10	1,000	100 00
MacDonnell, A. J.	Revelstoke	5	500	50 00
MacGillivray, J. F.	Kenora	5	500	50 00
Machray, J. A.	Winnipeg	50	5,000	500 00
McKay, Hugh, M.D.	"	5	500	50 00
MacKay, Neil F.	Kaslo	10	1,000	100 00
Macleod, M. J.	Edmonton	10	1,000	100 00
MacNeill, Rev. J.	Toronto	50	5,000	500 00
McArthur, D. A.	Winnipeg	25	2,500	250 00
McBride, Jas. A.	Weyburn	5	500	50 00
McClive, G.	Niagara Falls South	8	800	80 00
McClive, Mrs. P.	"	8	800	80 00
McClory, Mrs. H. J.	Winnipeg	5	500	50 00
McColl, Margaret F.	Banff	10	1,000	100 00
McCulloch, Geo.	Souris	10	1,000	100 00
McCullough, Dr. C. C.	Fort William	5	500	50 00
McDermid, Edward B.	Nelson	5	500	500 00
McDermot, Alex. L.	Cranbrook	10	1,000	100 00
McDougall, D.	Calgary	10	1,000	100 00
McDougall, David H.	Morley	10	1,000	100 00

THE MONARCH LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
McEdward, G.	Fort William, Ont.	10	1,000	100 00
McGill, H. W., M.D.	Calgary	25	2,500	250 00
McGillis, Archibald	Port Arthur, Ont.	10	1,000	100 00
McGillis, D. J.	"	10	1,000	100 00
McGuire, J. L.	Ottawa, Ont.	20	2,000	200 00
McKellar, Donald	Fort William	10	1,000	100 00
McKellar, Peter	"	10	1,000	100 00
McLaren, Mrs. Susan	"	5	500	50 00
McLaurin, John	"	10	1,000	100 00
McLennon, John K., M.D.	Winnipeg	100	10,000	1,000 00
McLennon, Eleanor D.	"	10	1,000	100 00
McLennon, Kenneth S.	"	5	500	50 00
McNally, Alfred, M.D.	Lethbridge	10	1,000	100 00
McNaughton, Alex.	Fort William	10	1,000	100 00
McRae, John	"	10	1,000	100 00
McRae, Lilian R.	Belleville	10	1,000	100 00
McRavey, James	Banff	10	1,000	100 00
Madden, Mrs. Margaret	Nelson	5	500	50 00
Mader, Antony I., M.D.	Halifax, N.S.	3	300	30 00
Main, D. T.	Cranbrook, B.C.	5	500	50 00
Main, Eleanor A.N.	"	5	500	50 00
Manning, R. A.	Winnipeg	10	1,000	100 00
Manning, R. F.	"	10	1,000	100 00
Marland, Sydney	Prince Albert	15	1,500	150 00
Marshall, W. B.	Medicine Hat, Alta.	25	2,500	250 00
Martin, J. E., M.D.	Fort William	70	7,000	700 00
Martin S. J.	Prince Rupert	5	500	50 00
Matheson, R. M.	Brandon, Man.	10	1,000	100 00
Mathieu, A. J.	Rainy River	5	500	50 00
Mathieu, J. A.	"	30	3,000	300 00
Mathieu, Margaret C.	"	5	500	50 00
Mathieu, R. V.	"	5	500	50 00
Mathieu, Thos. S.	"	5	500	50 00
Medland, W.	Kenora, Ont.	25	2,500	250 00
Meek, E. E. ,M.D.	Regina, Sask.	10	1,000	100 00
Mendell, Mrs. Frances P.	Belleville, Ont.	30	3,000	300 00
Meredith, Henry	Brandon, Man.	20	2,000	200 00
Mickleborough, G. G.	Regina, Sask.	5	500	50 00
Mickleborough, R. E.	"	5	500	50 00
Miles, Frank B., M.D.	Cranbrook, B.C.	3	300	30 00
Millar, Herbert W.	Pekisko, Alta.	30	3,000	300 00
Miquelon, J. R.	Calgary	10	1,000	100 00
Moffat, Wm.	Fort William, Ont.	100	10,000	1,000 00
Moody, A. W., M.D.	Winnipeg	20	2,000	200 00
Moran, W. J.	"	15	1,500	150 00
Morris, J.	Edmonton	10	1,000	100 00
Morrison, Ernest	Rossland	5	500	50 00
Morrow, T. R.	Vancouver	20	2,000	200 00
Muir, Jas., K.C.	Calgary	25	2,500	250 00
Mullins, H. A.	Winnipeg	50	5,000	500 00
Munroe, G. H.	Brandon	5	500	50 00
Murdoch, A., M.D.	Rainy River	5	500	50 00
Murphy, James	Fort William, Ont.	75	7,500	750 00
Murray, G. H.	Superior, Wis.	10	1,000	100 00
Musgrove, W. W., M.D.	Winnipeg	5	500	50 00
Mytton, H. F.	Regina	5	500	50 00
McFadden, J. J.	Neepawa	5	500	50 00
McDermid, Etta B.	Nelson, B.C.	5	500	50 00
Nation, J.	Souris, Man.	5	500	50 00
Newton, E. E.	Calgary	2	200	20 00
Niblock, W. G.	Medicine Hat	10	1,000	100 00
Nichol, W. C.	Vancouver	25	2,500	250 00
Nicholls, A. A., M.D.	Edmonton	10	1,000	100 00
Nichols, W. R., M.D.	Winnipeg	10	1,000	100 00
Neilson, O. C.	Cranbrook	5	500	50 00

THE MONARCH LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
O'Hara, R. H.	Brandon, Man.	10	1,000	100 00
Pagon, Geo.	Kenora	25	2,500	250 00
Peterson, C. W.	Calgary	50	5,000	500 00
Pelling, Wm.	Fort William, Ont.	10	1,000	100 00
Perisel, Julia	Moose Jaw	10	1,000	100 00
Parlee, Harold H.	Edmonton	20	2,000	200 00
Parson, H. G.	Golden, B.C.	10	1,000	100 00
Parsons, R., M.D.	Red Deer	10	1,000	100 00
Paterson, E. I.	Cranbrook	5	500	50 00
Paterson, G. A.	Brandon	5	500	50 00
Patrick, J. A. M.	Yorkton	10	1,000	100 00
Patrick, T. A.	"	25	2,500	250 00
Patterson, F. P.	Trail, B.C.	10	1,000	100 00
Patton, F. L.	Winnipeg	5	500	50 00
Paul, Henry E.	Fort William	5	500	50 00
Peace, W. T.	Winnipeg	25	2,500	250 00
Pearce, Frances	Calgary	5	500	50 00
Pearce, H. J. L.	"	10	1,000	100 00
Pearce, Margaret	"	50	5,000	500 00
Pearce, S. K.	"	10	1,000	100 00
Pearce, Wm.	"	50	5,000	500 00
Pearce, W. M.	"	10	1,000	100 00
Pearson, Erlev A.	Rainy River	15	1,500	150 00
De Pencier, Rt. Rev. A. U.	Vancouver, B.C.	25	2,500	250 00
Penfold, T.	Port Arthur	10	1,000	100 00
Pennefather, F. R.	Cranbrook, B. C.	15	1,500	150 00
Perfect, A. H., M.D.	Toronto Junction	50	5,000	500 00
Pickersgill, H. J.	Winnipeg	10	1,000	100 00
Pollard, G. A., M.D.	Regina	5	500	50 00
Popham, E. S., M.D.	Winnipeg	50	5,000	500 00
Powers, Dr. C. A.	Brandon	10	1,000	100 00
Pratt, J. I., M.D.	Port Arthur	20	2,000	200 00
Price, E. M.	Calgary	10	1,000	100 00
Price, L. W.	"	10	1,000	100 00
Procter, A. P., M.D.	Vancouver	10	1,000	100 00
Procter, F. J.	"	10	1,000	100 00
Procter, T. C.	Nelson	5	500	50 00
Putnam, Maurice (estate)		6	600	60 00
Ramsay, P. B. H.	Brandon	10	1,000	100 00
Randall, J. R.	Trail, B.C.	10	1,000	100 00
Raney, E. M.	Port Arthur	10	1,000	100 00
Ressor, D. A.	Brandon	10	1,000	100 00
Richardson, W.	Portage la Prairie	10	1,000	100 00
Ripstein, D.	Winnipeg	10	1,000	100 00
Robb, W. G.	Kalso	15	1,500	150 00
Roberts, H. A.	Rainy River	5	500	50 00
Roberts, Victoria C.	Winnipeg	5	500	50 00
Roberts, W. P.	Vancouver	10	1,000	100 00
Roberts, W. L.	Rainy River	5	500	50 00
Robertson, D.	Vancouver	5	500	50 00
Robertson, J. F.	Fort William	5	500	50 00
Robinson, J.	Winnipeg	13	1,300	130 00
Rogers, Hon. Robt.	Ottawa	100	10,000	1,000 00
Rogers, Wm., M.D.	Winnipeg	50	5,000	500 00
Rose & Hartin, Drs.	Nelson	10	1,000	100 00
Ross, J. T.	Quebec	10	1,000	100 00
Ross, W. R.	Fernie	5	500	50 00
Russell, J. H. G.	Winnipeg	25	2,500	250 0
Rutherford, Hon. A. C.	Edmonton	50	5,000	500 00
Rutledge, E. S.	Fort William	10	1,000	100 00
Rutledge, T. W.	"	10	1,000	100 00
Reid, D. A.	Regina	5	500	50 00
Ross, E. T.	Port Arthur	25	2,500	250 00
Robertson, H. W.	Nelson	5	500	50 00
Robertson, M. S.	"	5	500	50 00

THE MONARCH LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Scarth, M.	Banff, Alta.	10	1,000	100 00
Schnarr, Dr. N.	Kenora	10	1,000	100 00
Schoenan, E.	Virden	50	5,000	500 00
Schoenleben, A.	Weyburn	10	1,000	100 00
Scotland, John	Calgary	5	500	50 00
Scott, W.	Toronto	25	2,500	250 00
Selous, H.	Nelson	50	5,000	500 00
Sharp, C. W.	Winnipeg	25	2,500	250 00
Shaw, G. M., M.D.	Weyburn	10	1,000	100 00
Shaw, H. M.	Nanton	10	1,000	100 00
Shragge, A.	Kenora	25	2,500	250 00
Sibbald, J.	Trail	5	500	50 00
Sick, F.	Lethbridge	20	2,000	200 00
Simpson, J.	Montreal	20	2,000	200 00
Simpson, J.	Poplar Creek	10	1,000	100 00
Simpson, R. M., M.D.	Winnipeg	65	6,500	650 00
Sims, H. B.	Moose Jaw	20	2,000	200 00
Sinclair, R. M.	Cranbrook	20	2,000	200 00
Sissons, H. J. F. (Estate)	Fort Frances, Ont.	10	1,000	100 00
Skinner, W. H.	Calgary	60	6,000	600 00
Skitch, W. E.	"	10	1,000	100 00
Smith, B. S.	"	10	1,000	100 00
Smith, C.	Vancouver	25	2,500	250 00
Smith, J. M.	Regina	5	500	50 00
Smith, P. A.	Fort Frances	10	1,000	100 00
Snelgrove, A.	Fort William	25	2,500	250 00
Snelgrove, M.	Vancouver	25	2,500	250 00
Snelgrove, R. J.	"	25	2,500	250 00
Snider, J. H.	Norman, Ont.	10	1,000	100 00
Sparling, J. K.	Winnipeg	10	1,000	100 00
Sparling, Rev, J. W., D.D.	"	10	1,000	100 00
Spence, M. M.	"	50	5,000	500 00
Spence, R. E.	"	50	5,000	500 00
Sprague, E. E.	"	50	5,000	500 00
Sprague, D. B.	"	25	2,500	250 00
Stanley, G. D., M.D.	High River, Alta.	20	2,000	200 00
Steinkopf, M.	Winnipeg	5	500	50 00
Stenton, C. E.	Banff	10	1,000	100 00
Stenton, F.	"	10	1,000	100 00
Stewart, A. D., M.D.	Fort William	50	5,000	500 00
Stewart, C. J., M.D.	Calgary	5	500	50 00
Stewart, E. O.	Nelson	2	200	20 00
Stewart, J. W. W.	Winnipeg	50	5,000	500 00
St. Denis, A. J. H.	Montreal	50	5,000	500 00
St. Laurent, A. E.	Saskatoon	10	1,000	100 00
Stinson, J. C.	Fort William	10	1,000	100 00
Stonhouse, S. B.	Winnipeg	20	2,000	200 00
Streit, J. J.	Kaslo	10	1,000	100 00
Stubbs, E. J., M.D.	Thornhill, Ont.	1	100	10 00
Sullivan, M. H.	Trail, B.C.	7	700	70 00
Sutherland, W. H., M.D.	Revelstoke	5	500	50 00
Sutton, A. B., M.D.	Cooksville, Ont.	10	1,000	100 00
Shields, W.	Davidson	5	500	25 00
Stewart, J.	Montreal	30	3,000	300 00
Tabor, A. C.	Kenora	40	4,000	400 00
Taylor, A.	Edmonton	10	1,000	100 00
Taylor, E. M. S.	Nutana	5	500	50 00
Taylor, E. L.	Winnipeg	50	5,000	500 00
Tegler, R.	Edmonton	10	1,000	100 00
Thompson, Mrs. Andrew	Regina	5	500	50 00
Thompson, G. H.	Cranbrook	5	500	50 00
Thompson, W. J.	Okotoks	10	1,000	100 00
Thomson, W. A., M.D.	Regina	5	500	50 00
Thomson, W. R.	Nelson	10	1,000	100 00
Todd, J. E.	Chicago, Ill.	10	1,000	100 00

THE MONARCH LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Todd, J. O., M.D.	Winnipeg	10	1,000	100 00
Tomkins, J. D.	Selkirk	5	500	50 00
Torrance, F. D., V.S.	Winnipeg	5	500	50 00
Townshend, C., M.D.	Canmore, Alta.	10	1,000	100 00
Travis, J. H. D.	Vancouver	1	100	10 00
Tweed, H. L.	Medicine Hat	5	500	50 00
[illegible] L. F.	Trail	10	1,000	100 00
Tarte, E.	Montreal	3	300	— —
[illegible], J.	"	2	200	— —
Taylor, J. N.	Golden, B.C.	10	1,000	100 00
Urquhart, G. W.	Kamloops	10	1,000	100 00
Waldie, Wm.	Nelson, B.C.	50	5,000	500 00
Walker, Sampson	Winnipeg	10	1,000	100 00
Wallace, C. A.	Calgary	70	7,000	700 00
Wallace, G. D.	Wetaskiwin	5	500	50 00
Wallace, J. H.	Lethbridge	100	10,000	1,000 00
Walsh, L.	Port Arthur	10	1,000	100 00
Wardell, W. H., M.D.	Moose Jaw	20	2,000	200 00
Wark, J., M.D.	"	5	500	50 00
Warnock, D.	Pincher Creek	10	1,000	100 00
Watson, G. T.	Pilot Mound	50	5,000	500 00
Watt, Walter L., M.D.	Winnipeg	20	2,000	200 00
Watkins, G.G.	Chilliwack, B.C.	100	10,000	1,000 00
Wells, W. J.	Nelson	20	2,000	200 00
Wemyss, J.	Neepawa	13	1,300	130 00
Westwood, J.	Coleman	10	1,000	100 00
White, F.	Fernie, B.C.	5	5 00	50 00
White, Annie	"	5	500	50 00
Whiteside, E. W. E.	Canmore	5	500	50 00
Whitney, D. J.	Lethbridge	5	500	50 00
Whyte, Sir Wm.	Winnipeg	50	5,000	500 00
Wier, J.	Montello, Wis.	4	400	40 00
Williams, A. G.	Gladstone	25	2,500	250 00
Williams, D.	Canmore	10	1,000	100 00
Williams, W.	Gladstone	25	2,500	250 00
Williamson, J.	Trail	10	1,000	100 00
Willoughby, H. G.	Saskatoon	15	1,500	150 00
Wilmot, A. G.	Vancouver	5	500	50 00
Wilson, Matthew, K.C.	Chatham, Ont.	12	1,200	1,200 00
Wilson, W.	Nelson	5	500	50 00
Wilson, W. H.	Brandon	5	500	50 00
Winter, M.	Saskatoon	15	1,500	150 00
Wood, G. W.	Montreal	15	1,500	150 00
Woods, J. G.	Vancouver, B.C.	30	3,000	300 00
Wilson, W. J.	Nelson	50	5,000	500 00
Wright, John P.	Fort Frances	5	500	50 00
Young, A.	Macleod	5	500	50 00
Young, W. S.	Selkirk	10	1,000	100 00
Yuill, H. C.	Medicine Hat	5	500	50 00
	Totals	9,986	$ 998,600	$ 100,735 04

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 24, 1913.)

E. P. Clement, K.C., President: F. C. Bruce, 1st Vice-President; J. Kerr Fisken, 2nd Vice-President Sir Wilfrid Laurier, W. J. Kidd, B.A., Wm. Snider, W. D. Beardmore, Sir H. Montagu Allan, L. J. Breithaupt, Geo. Wegenast, Hume Cronyn, R. O. McCulloch.

(No Shareholders.)

ESSIONAL PAPER No. 8

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27th 1913).

Shareholders' Directors: Elias Rogers, Hon. J. J. Foy, Wm. Stone, George W. Beardmore, J. L. Spink, Albert J. Ralston.

Policyholders' Directors—W. R. Hobbs, Alfred Rogers, George W. Gouinlock.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Ashton, Robt.	Brantford, Ont.	10	1,000	250
Baines, Dr. Allan	Toronto	10	1,000	250
Beardmore, Geo. W.	"	650	65,000	16,250
Beardmore, W. D.	"	50	5,000	1,250
Beardmore, A. O.	"	10	1,000	250
Beaven, Hon. Robt.	Victoria, B.C.	30	3,000	750
Brown, Richard	Toronto	10	1,000	250
Beique, F. L., Hon.	Montreal, Que.	25	2,500	625
Bingham, Dr. G. S.	Hamilton, Ont.	20	2,000	500
Bates, Mrs. L. C.	Sackville, N.B.	20	2,000	500
Betts, John	Millerton, N.B.	35	3,500	875
Bicknell, James, K. C.	Toronto	25	2,500	625
Boggs, N. Gardiner	Saskatoon, Sask.	100	10,000	2,500
Chapman, Mrs. Dora	London, Ont.	5	500	125
Crease, A. D.	Victoria, B.C.	10	1,000	250
Curlett, H. G.	West Toronto	10	1,000	250
Cockburn, Rev. Ed.	Toronto	12	1,200	300
Curry, Dr. M. A.	Halifax, N.S.	25	2,500	625
Callaghan, Jas. Orr	Hamilton, Ont.	20	2,000	500
Clarke, J. J.	Millerton, N.B.	10	1,000	250
Campbell, Mrs. Beatrice	Victoria, B.C.	80	8,000	2,000
Challoner, W. L.	Victoria, B.C.	10	1,000	250
Davies, Wm.	Toronto	50	5,000	1,250
Draper, W. H.	Montreal	25	2,500	625
Dowling, Dr. J. F.	Ottawa, Ont.	20	2,000	500
Foy, Hon. J. J.	Toronto	25	2,500	625
Fraser, R. L.	Victoria, B.C.	20	2,000	500
Forgie, James	Buffalo,	25	2,500	625
Fleming, Miss Catharine	Victoria, B.C.	5	500	125
Fleming, Harold	Victoria, B.C.	5	500	125
Fortier, Dr. L. E.	Montreal	50	5,000	1,250
Ganong, J. E.	St. Stephen, N.B.	25	2,500	625
Greenshields, J. N., K.C.	Montreal, Que.	75	7,500	1,875
Ganong, G. W.	St. Stephen, N.B.	50	5,000	1,250
Graef, Dr. Chas.	New York, N.Y.	10	1,000	250
Gouinlock, Mrs. Georgina	Toronto	300	30,000	7,500
Gouinlock, Miss Laura	"	8	800	200
Gouinlock, Robert	"	7	700	175
Grant, Geo. P.	Toronto, Dominion Bond Co.	10	1,000	250
Haney, M. J.	"	120	12,000	3,000
Helmcken, Mrs. H. J.	Victoria, B.C.	10	1,000	250
Hayward, Chas.	"	25	2,500	625
Hinton, J. A.	Victoria, B.C.	10	1,000	250
Henderson, A.	"	10	1,000	250
Hamilton, R.	"	10	1,000	250
Holden, H.S.	Syracuse, N.Y.	220	22,000	5,500
Hoare, Dr. C. W.	Walkerville, Ont.	10	1,000	250
Hood, John	Keewatin, Ont.	20	2,000	500
Horetzky, Estate of C. G.	Toronto	5	500	125

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—*Continued*..

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Holmes, Mrs. A. J.	Jacksonville, Florida	10	1,000	250
Hobbs, Mrs. Annie	Toronto	75	7,500	1,875
Irving, T. C.	"	50	5,000	1,250
Jones, Dr. O. M.	Victoria, B.C.	100	10,000	2,500
Jones, Dr. J. R.	Winnipeg, Man.	15	1,500	375
Jones, Dr. D. L.	London, England	50	5,000	1,250
Kirk, Aubrey	Antigonish, N.S.	40	4,000	1,000
Langley, J. P.	Toronto	20	2,000	500
Lawson, J. L.	Victoria, B.C.	10	1,000	250
Lawrence, F. O. Dr.	St. Thomas, Ont.	10	1,000	250
Levy, H. E., in trust	Victoria, B.C.	20	2,000	500
Levy, W. J.	Mitchell, Ont.	10	1,000	250
Lynch, Miss E. M.	Rhinebeck, N.Y.	75	7,500	1,875
Lachapelle, Dr. E. P.	Montreal	25	2,500	625
Macdonald, Dr. A.A.	Toronto	508	50,800	12,700
McLaughlin, M., in trust	"	50	5,000	1,250
Muray, Mrs., Margaret J.	Sooks, B.C.	10	1,000	250
MacKechnie, Dr. L. N.	Vancouver, B.C.	10	1,000	250
McPherson, C. E.	Winnipeg, Man.	40	4,000	1,000
McAvity, T.	St, John, N.B.	10	1,000	250
MacNab, A.	Underwood, Ont.	5	500	125
McIntosh, J.	Blackville, N.B.	5	500	125
McLaurin, Mrs. M. B.	Toronto	20	2,000	500
McPhillips, Frank	"	55	5,500	1,375
Macdonald, Archie W.	"	10	1,000	250
Main, Mrs. Mary J.	Hamilton, Ont.	5	500	125
Milne, Dr. G. L.	Victoria, B.C.	100	10,000	2,500
Muntz & Beatty	Toronto. Temple Bldg.	10	1,000	250
Mulloy, Chas. W.	Aurora, Ont.	20	2,000	500
Munn, D. J.	Montreal, Que.	50	5,000	1,250
Morrison, Mrs. Mary	St. John, N.B.	20	2,000	500
Milne, Mrs. E. C.	Victoria, B.C.	10	1,000	250
Merritt, Dr. W. H.	St. Catharines, Ont.	50	5,000	1,250
O'Brien, S.	Seattle, Wash.	10	1,000	250
Purdy, D. J.	St. John, N.B.	35	3,500	875
Rogers, Elias	Toronto	2,700	270,000	67,500
Robertson, Mrs. S. J.	Hamilton	40	4,000	1,000
Robinson, J.	Millerton, N.B.	90	9,000	2,250
Raymond, L. C.	Welland, Ont.	10	1,000	250
Ralston, Albert J.	Toronto	1163	116,300	29,075
Scott, N. C.	St. John, N. B.	10	1,000	250
Shenstone, J. N.	Toronto	50	5,000	1,250
Sterling, F.	"	392	39,200	9,800
Spink, J. L.	"	50	5,000	1,250
Stone, Wm.	"	654	65,400	16,350
Stewart, C. E.	Bobcaygeon, Ont.	15	1,500	375
Smith, A. D.	Mitchell, Ont.	40	4,000	1,000
Strong, R. S. S.	Galt, Ont.	40	4,000	1,000
Smith, J. F. D.	Newtonbrook, Ont.	100	10,000	2,500
Sheppard, J. H., estate	Toronto	10	1,000	250
Smith, Mrs. Sarah J.	Newtonbrook, Ont.	30	3,000	750
Todd, Thomas	Toronto	10	1,000	250
Tufts, Prof. J. F.	Wolfville, N.S.	40	4,000	1,000
Tufts, Miss Hilda A.	"	30	3,000	750
Tufts, Miss Enid Y.	"	30	3,000	750
Vowell, A. W.	Victoria, B.C.	10	1,000	250
Vigeon, Harry	Toronto	20	2,000	500
Watt, Dr. A. T.	Victoria, B.C.	20	2,000	500
Walker, Dr. R. E.	New Westminster, B.C.	10	1,000	250

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Weber, M. L.	Elmira, Ont.	10	1,000	250
Wilkie, D. R.	Toronto	175	17,500	4,375
Wills, W. G.	Mitchell, Ont.	5	500	125
Walker J. Harrington	Walkerville, Ont.	165	16,500	4,125
Walker, Mrs. Margaret T.	"	50	5,000	1,250
Wilson, Dr. W. A.	Derby, N.B.	5	500	125
Wilson, W. R.	Toronto	100	10,000	2,500
Warwick, Mrs. Nellie G., estate	Toronto	50	5,000	1,250
Young, Robt. E.	Palmerston, Ont.	6	600	150
	Totals	10,000	$ 1,000,000	$ 250,000

NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1912).

Shareholders' Directors: Edward Gurney, L. Goldman, A.I.A., F.C.A., J. K. Osborne, J. N. Lake, Lt.-Col. D. McCrae.

Policyholders' Directors: Hamilton Cassels, K.C., W. K. George, M. J. Haney, J. A. Paterson, K.C.

LIST OF GUARANTORS—(As at December 31, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Ardagh, Henry H. G.	Toronto, Ont.	1,000	200 00
Ardagh, Henry H	Barrie, Ont.	10,000	2,000 00
Blaikie, John L. (Estate of)	Toronto, Ont.	15,000	3,000 00
Blake, Hon. Edward, K.C. (Estate of)	"	10,000	2,000 00
Belcher, Jos. S. (In trust) (Estate of)	Halifax, N.S.	2,000	400 00
Barnes, Isaac, Estate of	St. John, N.B.	5,000	1,000 00
Carruthers, J. B	Kingston, Ont.	7,000	1,400 00
Carlyle, Jas. (Estate of)	Toronto, Ont.	6,000	1,200 00
Davies, Hon. Sir L. H.	Ottawa, Ont.	7,000	1,400 00
Goldman, L.	Toronto, Ont.	17,000	3,400 00
Gurney, Edward	"	2,500	500 00
Henry, Margaret	"	2,500	500 00
Hewitt, Rev. W. J., Est. of	Fornby, England	1,700	340 00
Jarvis, Arcadius	Toronto, Ont.	12,000	2,400 00
Kerr, Adelaide Cecil	"	5,000	1,000 00
Kilgour, James F.	Brandon, Man.	1,000	200 00
Lake, John N	Toronto, Ont.	2,500	500 00
Lovitt, Israel M	Yarmouth, N.S.	5,000	1,000 00
Lovitt, William L., Est. of	"	5,000	1,000 00
Manning, Alexander, Est. of	Toronto, Ont.	5,000	1,000 00
Macdonald, Miss Annie	Montreal, Que.	10,000	2,000 00
McCabe, William, Est. of	Toronto, Ont	86,000	17,200 00
McCrae, D	Guelph, Ont.	2,500	500 00
McCrae, John, M.D.	Montreal, Que.	1,000	200 00
McCrae, Thomas M. D	Baltimore, Md.	2,000	400 00
MacKay, Hugh, Est. of	Montreal, Que.	2,000	400 00
McRitchie, Rev. George.	Ottawa, Ont.	5,000	1,000 00
Osborne, J. K.	Toronto, Ont.	2,500	500 00
Proudfoot, Miss Jessie A.	New York City.	10,000	2,000 00
Scott, Robt., Jas. & Jessie, Executors and Executrix	Toronto, Ont.	10,000	2,000 00
Soc. of Montreal General Hospital	Montreal, Que.	10,000	2,000 00
Strathy, Arthur G.	Toronto, Ont.	1,800	360 00
Strathy, James R.	"	1,000	200 00
Tedford, Mrs. Annie W.	Yarmouth, N.S.	5,000	1,000 00
Langmuir, Mrs. Georgina H.	Toronto, Ont	5,600	1,120 00
Thorburn, Isabella M.	"	11,400	2,280 00
Thompson, Rev. John, D.D., Est. of	Brockville, Ont.	15,000	3,000 00
	Totals	$ 300,000	$ 60,000 00

SESSIONAL PAPER No. 8

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at February 24, 1913.)

Shareholders' Directors:—T. H. Purdom, Lord Strathcona and Mount Royal, John Ferguson, Matthew Wilson, N. H. Stevens, Charles Jenkins.

Policyholders' Directors:—W. S. Calvert, John Purdom, John Milne, M. McGugan.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Residence.	No. of shares.	Amount paid in cash.
			$ cts.
Ahearn, Thos	Ottawa, Ont	40	4,000 00
Amyot, Geo. E	Quebec	25	2,500 00
Atkinson, T. R	Simcoe, Ont	12	1,200 00
Balfour, J. D	London, Ont	201	3,250 00
Balfour, G. H	Quebec	2	200 00
Ballantyne estate	Stratford, Ont	1	100 00
Ballantyne, James	Toronto	2	200 00
Ballantyne, A. W	Toronto	2	200 00
Ballantyne, Mrs. R. M	Montreal, Que	1	100 00
Barker, Samuel	Hamilton, Ont	10	100 00
Barnes, Margaret M	Cincinnati, Ohio	11	1,100 00
Barrie, A	London, Ont	16	500 00
Baskerville, P., estate	Ottawa, Ont	50	5,000 00
Bate, H. N	Ottawa, Ont	40	2,200 00
Bayley, C. H	Toronto, Ont	10	100 00
Beemer, Frank	Toronto	5	50 00
Belcourt, Hon. N. A	Ottawa, Ont	10	500 00
Bell, Walter (estate)	London, Ont	55	5,500 00
Bell, Adam	Tavistock, Ont	20	1,000 00
Bell, W. H	St. John, N.B	10	
Boswell, J. K	Quebec, Que	3	300 00
Boswell, A. W	Quebec, Que	3	300 00
Bowes, J. G., estate	Niagara Falls	1	100 00
Breakey, John, estate	Quebec, Que	50	5,000 00
Brener, O. E	London, Ont	10	100 00
Brennan, D. E	Ottawa, Ont	100	5,000 00
Brownlee, M. M. D	Woodstock, Ont	2	200 00
Calderwood, Alex	Tillsonburg	7	700 00
Calvert, Mrs. W. S	Strathroy, Ont	114	1,140 00
Campbell, Cl. T	London, Ont	10	100 00
Campbell, J. B., estate	London, Ont	30	300 00
Campbell, P. R	Ridgetown, Ont	5	50 00
Campbell, Flora	Chatham, Ont	50	5,900 00
Canada Trust Co	London, Ont	30	3,000 00
Catto, John	Toronto, Ont	10	1,000 00
Cattermole, J. F	Penetanguishene	5	500 00
Cattermole, Mrs. J. F	Penetanguishene	5	500 00
Clark, William	Glencoe	5	500 00
Cleary, Francis	Windsor, Ont	2	200 00
Coffee, T. P., estate	Toronto, Ont	10	100 00
Code, Edward E., in trust	Quebec	60	6,000 00
Comstock, W. H	Brockville, Ont	50	5,000 00
Coutts, John	Thamesville, Ont	5	100 00
Coutre, J. G	Quebec	2	200 00
Coyne, Jas. H	St. Thomas, Ont	20	200 00
Cummer, J. H	Hamilton, Ont	10	1,000 00
Cox, Geo. A	Toronto, Ont	10	1,000 00
Cross, Alex. G	Westmount	20	2,000 00
Davis, Mrs. John	Windsor, Ont	140	14,000 00
Davidson and McMorran	Port Huron, U.S	20	200 00
Davey, Mrs. P. N	Duart, Ont	10	1,000 00
Davies, William	Toronto, Ont	100	10,000 00
Davey, Isabella	Detroit, Mich	20	2,000 00
Dewar, Rebecca	Toronto, Ont	10	100 00
Dickson, Robert	St. Mary's Ont	5	500 00
Dow, Mrs. Andrew M	Thamesville, Ont	20	1,000 00
Drummond, Hon. Geo. A. (estate)	Montreal, Que	20	2,000 00
Ducharme, Hon. G. N	Montreal, Que	50	500 00

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount paid in cash.
			$ cts.
Dufton, E. T.	Stratford, Ont.	10	100 00
Duncan, Mrs. J. H.	Chatham, Ont.	60	4,000 00
Dunnett, James	Ottawa, Ont.	5	500 00
Dupuis, A. B.	Quebec, Que.	30	3,000 00
Durand, Andrew, estate	London, Ont.	20	200 00
Dyment, A. E.	Toronto, Ont.	50	500 00
Eckhert, Mrs. Martha	London, Ont.	5	500 00
Eckert, Mrs. Richard	London, Ont.	25	250 00
Edwards, Hon. Wm.	Rockland, Ont.	20	2,000 00
Elliott, Chas. H.	London, Ont.	10	100 00
Elliott, Emeline M.,	Portland, Ore.	11	1,100 00
Elliott, Mrs. Maria	London, Ont.	5	500 00
Englehart, J. L.	Petrolea, Ont.	25	2,500 00
English, Wm.	Petrolea, Ont.	11	1,100 00
Fairbank, J. H.	Petrolea, Ont.	22	2,200 00
Ferguson, Walter R.	Thamesville, Ont.	20	2,000 00
Ferguson, John	London, Ont.	100	1,000 00
Ferguson, Jos. N.	Ottawa, Ont.	20	600 00
Ferguson, A. J.	St. Thomas, Ont.	10	550 00
Fleming, O. E.	Windsor, Ont.	30	300 00
Forbes, Geo. D.	Hespeler, Ont.	10	1,000 00
Forbes, Wm.	Ottawa, Ont.	10	.....
Forbes, Isabella.	Ottawa, Ont.	20	1,000 00
Fraser, R. N.	Thamesville, Ont.	20	200 00
Fraser, John E.	Ottawa	1	100 00
Fraser, Agnes C.	Quebec, Que.	1	100 00
Fraser, Isabella E.	Quebec, Que.	2	200 00
Fraser, John G.	Quebec, Que.	1	100 00
Fraser, Wm. B.	Ottawa	1	100 00
Fraser, Mrs. Andrew	Quebec, Que.	10	1,000 00
Fraser, Mrs. C. E.	Quebec, Que.	5	500 00
Fernley, J. M.	Toronto, Ont.	10	300 00
Garrett, Joshua	London, Ont.	10	100 00
Geoffrion, Hon. C. A., estate	Montreal, Que.	11	1,100 00
Gibson, Hon. Wm.	Beamsville, Ont.	10	1,000 00
Gillard, Wm.	Stratford, Ont.	10	1,000 00
Govenlock, W. M.	London, Ont.	10	1,000 00
Govenlock, Agnes	Portage La Prairie	4	400 00
Graham, P. L.	Lobo, Ont.	1	100 00
Graham, Alex. D.	Bothwell, Ont.	10	100 00
Graham, Mrs. May	London, Ont.	1	100 00
Great, Samuel	London, Ont.	7	700 00
Gray, R. A.	Toronto, Ont.	4	400 00
Greer, Mrs. A. B.	London, Ont.	25	2,500 00
Hamilton, Elizabeth	Ottawa	25	2,500 00
Harris, Geo. B.	London, Ont.	5	500 00
Hickey, W. R.	Bothwell, Ont.	10	100 00
Hoare, C. W.	Walkerville, Ont.	10	1,000 00
Holmes, T. K.	Chatham, Ont.	50	500 00
Huott, Philip, estate	Quebec, Que.	11	1,100 00
Hogan, Jas. E.	St. John.	10	.....
Hopton, Geo. A.	St. John.	2	.....
Irving, T. C.	Toronto, Ont.	10	100 00
Irving, Isabella	St. Mary's, Ont.	10	100 00
Jackson, Robert	Petrolea, Ont.	100	10,000 00
James, Hannah M.	Marysville, Mich.	11	1,100 00
Jenkins, Charles	Petrolea, Ont.	50	5,000 00
Johnston, Jessie H.	Fernie, B.C.	10	1,000 00
Jull, Mary	Toronto, Ont.	5	500 00
Kay, John B.	"	50	5,000 00
Kerr, John	Petrolea, Ont.	20	1,000 00
Keyes, Perley G.	Ottawa, Ont.	10	1,000 00
Kerr, James	Sarnia, Ont.	25	1,150 00
King, Charles, estate	Quebec, Que.	50	5,000 00
King, Miss Emma	Quebec, Que.	25	2,500 00
Koepfer, C.	Guelph, Ont.	60	600 00

SESSIONAL PAPER No. 8

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount paid in cash.
			$ cts.
Knott, T. C.	London, Ont	60	600 00
Labatt, Theo	Montreal, Que	10	1,000 00
Laidlaw, Miss Agnes	Adrian, Mich	5	500 00
Langford, C. B.	Blenheim, Ont	1	100 00
Lawrence, F. O., M.D.	St. Thomas, Ont	15	462 50
Leitch, C. St. Clair	Dutton, Ont	5	50 00
Leckie, John	Brussels, Ont	5	50 00
Leitch, Miss M. St. Clair	Dutton, Ont	50	500 00
Lemoine, Gaspard, (trust)	Quebec, Que	20	200 00
Lemoine, Rene	Quebec, Que	5	500 00
Lewis, Oscar L.	Chatham, Ont	100	1,000 00
Lindley, Margaret	Ingersoll	5	50 00
Little, Robt. A.	London, Ont	20	200 00
Lockhart, R. J., M.D.	Hespeler, Ont	5	500 00
Logan, J. M., estate	London, Ont	1	100 00
London Stock Company	London, Ont	2	
Long, Thomas	Toronto, Ont	50	500 00
Lowell, Jas. A., estate	Niagara Falls	50	500 00
Macklin, Henry	London, Ont	10	100 00
Mann, Frank H.	Windsor, Ont	30	2,000 00
Marshall, Jno., estate	London, Ont	5	50 00
Marshall, Wm.	Ottawa, Ont	10	100 00
Martin, Hon. Jos.	London, England	1	100 00
Matheson, Mrs. J. H.	St. Mary's	25	1,000 00
Meredith, Chas.	Montreal, Que	1	100 00
Middleton, J. F.	Hamilton, Ont	15	1,500 00
Mills, John	London, Ont	10	1,000 00
Mills, Nathaniel	London, Ont	204	5,075 00
Mills, Alice Maud	London, Ont	5	500 00
Mills, Nathaniel (trust)	London, Ont	515	33,500 00
Mills, Nathaniel (Manager in trust)	London, Ont	119	2,400 00
Mills, Myron W.	Marysville, Mich	10	1,000 00
Mills, David W.	Cleveland, Ohio	11	1,100 00
Milne, A. E.	Mundare, Alta	16	500 00
Milne, J. H.	Saskatoon	18	500 00
Milne, David	Sarnia, Ont	20	2,000 00
Moore, C. S., M.D.	London	8	800 00
Mulloy, Nelson, M.D.	Preston, Ont	25	500 00
McAlpine, Mary	Glencoe, Ont	25	2,500 00
McCabe, Mary	Hamilton, Ont	10	1,000 00
McCoubrey, Alfred	London, Ont	5	50 00
McCulley, S. B.	Cedar Springs, Ont	50	500 00
McDougall, Donald J.	Ottawa, Ont	5	500 00
McEvoy, A. M.	London, Ont	5	50 00
McFarlane, A. M.	Montreal, Que	4	400 00
McGovern, K. M.	Levis, Que	11	1,100 00
McGugan, M., Jr.	Strathroy	114	500 00
McKay, Robert	Montreal, Que	125	12,500 00
McKenzie, David	Hyde Park	20	2,000 00
McKay, Jas.	Hamilton, Ont	10	100 00
McKillop, Jas. B.	London, Ont	5	50 00
McKinley, Julia F.	Ridgetown	50	500 00
Maclaren, Albert	Buckingham, Que	40	2,000 00
McLarty, D., estate	St. Thomas, Ont	10	1,000 00
Maclaren, David	Ottawa, Ont	100	5,500 00
McMillan, Jas.	Belmont, Ont	1	100 00
McNaughton, F. A.	Montreal, Que	25	150 00
McIntosh, J. R.	St. John, N.B.	10	
McDonell, H. M.	Montreal, Que	10	1,000 00
Nash, J. B., estate	London, Ont	1	100 00
Noble, R. D.	Petrolea, Ont	11	1,100 00
O'Flaherty, John	London, Ont	1	100 00
Owens, E. W. J.	Toronto, Ont	10	100 00
Parke, E. J., estate	London, Ont	10	100 00
Patton, Louisa C.	Quebec	5	500 00

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount paid in cash.
			$ cts.
Pavey, A. E.	London, Ont.	10	100 00
Peterson, M. H.	Las Cruces, New Mexico	10	100 00
Peterson, A. E.	Toronto, Ont.	5	50 00
Pope, Edwin	Quebec, Que.	20	1 500 00
Purdom, Alex.	London, Ont.	200	11,000 00
Pringle, John	London, Ont.	5	500 00
Purdom, Alex. H.	London, Ont.	200	11,000 00
Purdom, T. H. (trust)	London, Ont.	71	
Purdom, T. H.	London, Ont.	2,320	62,400 00
Preston, E. A.	St. John, N.B.	10	
Pettit, Isabella M.	England	10	1,000 00
Reford, Robert	Montreal, Que.	50	5,000 00
Renfrew, A. E.	Toronto, Ont.	20	2,000 00
Renfrew, W. C.	Toronto, Ont.	4	200 00
Renfrew, G. C.	Quebec	8	800 00
Riopelle, Jos.	Ottawa, Ont.	10	1,000 00
Robillard, Honore	Ottawa, Ont.	10	1,000 00
Rodger, David	London, Ont.	10	600 00
Rodgers, W. B.	Quebec, Que.	20	2,000 00
Ross, A. M., estate	Toronto, Ont.	5	500 00
Ross, F. W.	Quebec, Que.	35	3,500 00
Ross, John T.	Quebec, Que.	25	2,500 00
Rowat, Thos. A.	London, Ont.	5	50 00
Rowe, Margaret	Blenheim.	5	500 00
Rutherford, Geo.	Hamilton, Ont.	2	200 00
Rutherford, Jas.	Blenheim, Ont.	10	100 00
Ryan, John, estate	Toronto, Ont.	20	2,000 00
Ryan, R. M.	Montreal, Que.	10	1,000 00
Ruthven, N. H.	Chatham, Ont.	5	50 00
Strathcona, Lord	Montreal and London	50	5,000 00
Sarvis, Richard, estate	London, Ont.	1	100 00
Scane, E. W.	Chatham, Ont.	10	100 00
Shaw, Mary A.	Quebec, Que.	5	300 00
Shaw, C. H.	Quebec, Que.	3	300 00
Sherwood, Mrs. A. P.	Ottawa, Ont.	100	5,200 00
Sharp, Arch	London, Ont.	5	50 00
Smith, L. W., estate	Toronto, Ont.	1	100 00
Somerville, Geo. A.	Toronto, Ont.	5	500 00
Somerville, C. R.	London, Ont.	10	1,000 00
Spry, D., estate	Barrie, Ont.	10	100 00
Stark, John	Toronto, Ont.	10	1,000 00
Stevens, N. H.	Chatham, Ont.	122	7,200 00
Stockwell, Caleb (estate)	London, Ont.	10	1,000 00
Sutherland, Wm., estate	Quebec, Que.	18	1,800 00
Sutherland, J. D.	Quebec, Que.	6	600 00
Skinner, C. M.	St. John.	10	
Taylor, Eleanor	London, Ont.	3	300 00
Taggart, F. M.	Ottawa.	15	1,500 00
Taylor, W. H.	Chatham.	10	50 00
Tasse, Emanuel	Ottawa, Ont.	20	2,000 00
Tennant, D. H.	London, Ont.	5	500 00
Thomas, Mrs. W. S.	Quebec, Que.	20	2,000 00
Thompson, Mrs. John	Glencoe, Ont.	10	600 00
Thompson, A. S.	Strathroy, Ont.	2	200 00
Thibadeau, Hon. A. A.	Montreal, Que.	20	1,000 00
Trestain, Mrs. J. A.	Tillsonburg.	5	500 00
Turner, Richard	Quebec, Que.	10	100 00
Walker, C. M.	Walkerville, Ont.	100	5,500 00
Walker, John A.	Chatham, Ont.	80	8,000 00
Wallace, C. M.	Ridgetown, Ont.	25	250 00
Wallace, J. C.	Ridgetown, Ont.	25	250 00
Walsh Bros.	Stratford, Ont.	10	100 00
Ward, Wm.	London, Ont.	1	100 00
Weekes, W. J.	London, Ont.	20	2,000 00
White, R. S.	Montreal, Que.	10	100 00

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount paid in cash.
			$ cts.
Wilson, Matthew	Chatham	316	31,600 00
Workman, Mrs. Jane	Kingston, Ont	10	1,000 00
Wyatt, Wm	London, Ont	2	200 00
White, J. H	St. John	5	50 00
Walker, Duncan	Peterboro	20	2,000 00
Yates, H. B.	Montreal, Que	6	600 00
	Totals	9,170	$ 464,177 50

LA SAUVEGARDE LIFE INSURANCE COMPANY.

LIST OF DIRECTORS (As at December 31, 1912.)

Hon. R. Dandurand, C.R., Hon. N. Perodeau, N.P., M. H. Laporte, Hon. F. L. Beique, C. R. Hon. J. M. Wilson, M. J. E. Bédard, C.R., Hon. N. A. Belcourt, C.R., Hon. G. N. Ducharme, Hon. J. A. Ouimet.

LIST OF SHAREHOLDERS (As at December 31, 1912.)

Name.	Address.	Amount. subscribed.	Amount. paid in cash.
		$	$
Adam, Chanoine, F. L. T.	Montréal	1,000	150
Allard, A.	Ottawa, Ont	1,000	150
Allard, J. B.	St. Henri de Mascouche	2,000	300
Allard, Mgr. J. C.	Ste. Martine	500	75
Allard, Rev. T.	St. Agathe des Monts	500	75
Angers, Chas., C. R.	Québec	1,000	150
Angers, C. J.	Morinville	1,000	150
Archambault, Hon. Ad.	Woonsocket, R. I.	2,000	300
Archambault, G. A.	Montréal	100	15
Archambault, G. A.	Ste-Julienne	1,000	150
Archambault, Jos.	St-Henri de Mascouche	1,000	150
Archambault Urgel, M.D.	Hull	1,000	150
Archambeault, Mgr. Alfred	Joliette	3,000	450
Arsenault, Rev. J. C.	St. Ambroise Lorette	500	75
Arseneault, Alf. M.D.	Rivière Bonaventure	500	75
Asselin, O.	Montréal	200	30
Aubry, E. S., M.D.	Hull	5,100	765
Aubry, F. F.	Monte Bello	4,000	600
Auclair, Rev. Z.	St-Polycarpe	100	15
Audet, A. A.	Montréal	2,000	300
Aumont, R.	"	200	30
Aymong, Delle, Marie	"	200	30
Ball, Geo.	"	500	75
Banque Provinciale	"	2,000	300
Barette F.	Hull	2,000	300
Barette, J. A.—N.P.	St-Barthélémi	2,500	375
Baribault, Rev. C. O.	St-Elie de Caxton	500	75
Beauchamp, B.	St-Hermas	4,000	600
Beauchamp, Rev. P. F.	Pointe Gatineau	1,000	150
Beauchamp, Rev. J. A.	St-Bruno de Guigues	100	15
Beauchemin, L.J. O.	Montréal	2,000	300
Beauchemin, Delle Marie Eva Caron.	Trois-Rivières	100	15
Beaudet, Rev. Alph.	St-Paschal	5,000	750
Beaudet, J. E., M.D.	Deschaillons	200	30
Beaudet, J. Eug.	Thetford Mines	1,000	150
Beaudin, Hon. S.-C.R.	Montréal	1,200	180
Beaudoin, Frs.	St-Philemon	400	60
Beaudoin, R. G., N. P.	St-Lin	100	15
Beaudry, Rev. J. H.	St-Anne de Sorel	700	105
Beaulieu, A. H.	Ste-Elizabeth	1,000	150
Beaulne, M. H., M. D.	Chêneville	1,000	150
Beaupré, N.	Yamaska	500	75
Beaupré, P. E. U.	Notre-Dame-de-Grace	200	30
Beauregard, Rev. J. M.	Waterloo	100	15
Bédard, Geo. E., M.D.	St-Rémi	500	75
Bédard, J. E., C.R.	Québec	2,000	300
Bégin, J.A., N.P.	Windsor Mills	2,000	300
Bégin, Delle. Octavie	Valcourt	500	75
Béique, Hon. F. L.	Montréal	18,200	2,730
Béland, H.S., M.D.	St-Joseph	300	45
Bélanger, A. O.	Papineauville	1,000	150
Bélanger, Rev. D. D.	Notre-Dame de la Paix	200	30
Bélanger G.	Montréal	300	45
Bélanger, Rev. J. A.	Montréal	200	30
Bélanger, Rev. J. B. A.	Carleton	300	45
Bélanger, Rev. J. V. E.	Bridgeport, Conn.	500	75
Bélanger, L. N. P.	Montreal	1,000	150
Bélanger, Theo.	Valleyfield	1,800	270
Belcourt, O. E., M.D.	Argyle, Co., Marshall, Man.	200	30
Belcourt Hon. N. A., C. R.	Ottawa, Ont	10,000	1,500
Bélisle, H. A.	Ste-Agathe	500	75
Bélisle, Rev. H.S.	Knowlton	100	15

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Béliveau, Rev. Art	St-Boniface, Man	2,000	200
Belleau, E. F., M.D	Arthabaska	200	30
Belleau Isidore	Québec	1,000	150
Bellemare, Rev. J. E	La Baie du Fèbvre	100	15
Bellemare, Rev. P. A. A	Batiscan	300	45
Benoit, Rev, Ars	Ste-Cécile de Milton	500	75
Benoit, E. P., M.D	Montréal	2,000	300
Bernard, A. A., M.D	"	200	30
Bernard, Rev. J. C	Sorel	1,000	150
Bernard, Rev. M.P	Ste-Famille, I.O	200	30
Bernier, J.E	Montréal	1,000	150
Bernier, J. E, M.D	Beauceville	500	75
Bernier, Rev. J. O	St-Joseph d'Ely	200	30
Bertrand, M	Masham Mills	500	75
Bertrand, Théo	St-Boniface, Man	2,000	.....
Bérubé, L. J., N. P	Ste-Anne de la Pocatière	1,000	150
Bérubé, J. P. L	Montréal	100	15
Bérubé, P. J	St-Paschal	2,000	300
Besette, Wilfrid	Montréal	1,000	150
Beullac Pierre	"	5,000	750
Bienvenue Tancrède	Montréal	12,000	1,800
Bigras, G	Ste-Scholastique	1,000	150
Billette, Rev. Arthur (décédé)	Valleyfield	200	30
Bissonette, A. E. J	Montréal	200	30
Bissonette, P. J. L., M.D	St-Esprit	1,000	150
Blais, Alphonse	Thetford, Mines	1,000	150
Blanchard, Rev. J. C	Ste-Victoire	100	15
Blondin, Rev. A	Ste-Monique	100	15
Blondin, Maurice	Bécancourt	500	75
Blondin, Dame, V. P	"	500	75
Blouin, Cléophas	Lévis	2,000	300
Boisseau, Rev. A	St-Sulpice	1,000	150
Boisseau, F. X. A., N.P	St-Hyacinthe	1,000	150
Bonhomme, A	Montréal	200	30
Bonhomme, Delle E	"	500	75
Bonhomme, Jos	"	8,800	1,320
Bonhomme, P	"	54,300	8,145
Bonhomme, T	Papineauville	1,000	150
Bonin, Rev, L. F	St-Roch, l'Achigan	500	75
Bonin, Paphnuce	Ste-Elizabeth	2,000	300
Bonneau, Trefflé	Bonneauville, Sask	2,000	300
Bordeleau, Rev. D	Ile Dupas, Co. Berthier	1,000	150
Boucher, Henri	St-Barthélémi	2,000	300
Boucher, S., M.D	"	200	30
Boucher, U. P	"	1,000	150
Boulanger, Emile	Montmagny	2,000	300
Boulanger, J. Elzéar	Montmagny	4,000	600
Boulay, Rev. F	Chute de Shawinigan	500	75
Boulet, J. S	Joliette	2,500	375
Boulet, Rod., M.D	Montréal	3,000	450
Bourassa Delle Aldine	"	2,000	300
Bourassa, Henri	Outremont	200	30
Bourassa, Jos. A	St-Boniface	1,000	150
Bourassa, J. A. N	Valleyfield	1,000	150
Bourassa, N	Montréal	4,000	600
Bourassa, Rev. T. Ph	St-Paul de Chester	500	75
Bourdon,O	Montréal	100	15
Bourgeois, Geo., M.D	Trois-Rivières	100	15
Bourget, Rev. J. B	Viauville	200	30
Bournival, L. O., M.D	Montréal	2,200	330
Bourque, J	Hull	2,000	300
Boyer, Gustave	Rigaud	500	75
Brassard, A., M.D	Valleyfield	200	30
Brodeur, I. C. C	Montréal	1,000	150
Brodeur, Hon. L. P	Ottawa, Ont	5,500	825

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Brodeur, S. A.	Valleyfield	2,000	300
Brossoit, Numa E.	Valleyfield	1,000	150
Brousseau, F. J.	Sault-au-Recollet	100	15
Brousseau, J. B., C.R.	Sorel	5,000	750
Brun, J. A. E., M.D.	West Shefford	1,000	150
Brunel, Rev. E.	St-Sévère	500	75
Brunet, Alf.	Montréal	1,000	150
Brunet, Rev. A., Succession	Portage du Fort	100	15
Brunet, Ovide	Montréal	2,000	300
Bureau, Rev. J. A.	Québec	100	15
Camirand, J. O., M.D.	Sherbrooke	1,000	150
Campeau, E. C., M.D.	Montréal	500	75
Carbonneau, Rev. C. A.	Ile-Verte	1,000	150
Cardin Rev. Zotique	Repentigny	200	30
Cardinal, J. A., M.D., Succession	Montréal	1,000	150
Caron, A. N., M.D.	St-Paschal	500	75
Caron, Hector	Québec	2,000	300
Caron, J. A.	Montmagny	2,000	300
Caron, Hon. J. E.	Ste-Louise	100	15
Caron, Ls., Jr.	Nicolet	100	15
Caron, Rev. L. N.	Hatley	1,000	150
Caron, Rev. P. A.	St-Pacome	500	75
Caron, Philomène Fleury	St-Léon	2,500	375
Carrières, N.	Montréal	1,000	150
Carrier, Th.	Lévis	1,000	150
Casgrain, Thos. Chase	Montréal	2,000	300
Castonguay, Rev. J. A.	Les Cèdres	200	30
Cazaubon, Rev. L. de G.	Ste-Dorothée	500	75
Chagnon, Rev. J.	New Bedford, Mass.	500	75
Chamard, E. F.	Matapedia	200	30
Chamberland, H.	St-Philippe de Néri	1,000	150
Chamberland, Rev. M.	Monte Bello	100	15
Champagne, H. A.	Hull	2,000	300
Champoux, J. A.	Montréal	1,000	150
Champoux, S. P.	Joliette	2,500	375
Chapados, Louis	Paspébiac	6,000	900
Chapdelaine, E. M.	St-Justin	2,000	300
Chapleau, Dame, F. D.	St-Paschal	3,000	450
Chapleau, Rev Geo E	"	1,000	150
Chapleau, J A	"	500	75
Charbonneau, E J	Verdun	500	75
Charbonneau, Rev J. U.	St-Barnabé Sud	500	75
Charpentier, T.	Montréal	500	75
Chassé, P. A.	St-Jean	500	75
Chatelain, Rev. J.	Buckingham	1,000	150
Chauret, J. A., N.P., M.P.P.	Ste-Geneviève	1,000	150
Chaussé Alcide	Montréal	100	15
Chauvin, Hector	Hull	5,000	750
Chenard, Rev. D.	St-Eleuthère	1,000	150
Chenard, Rev. L. P.	St-Omer	500	75
Chevalier, Corinne	St-Léon	500	75
Chevalier, Evelina	"	500	75
Chevalier, J. H.	"	1,500	225
Chevrier, R., M.D.	Ottawa, Ont.	1,500	225
Choquette, Hon. P. A.	Québec	2,000	300
Cimon, Rev. H.	St-Alphonse	200	30
Clair, Rev. Alb.	St-Léonard	100	15
Clermont, Rev. A. P.	Newport, Vt.	2,000	300
Cloutier, A. O., M.D.	Nicolet	2,000	300
Cloutier, J. E., A. M.D.	Cap St-Ignace	200	30
Proulx, Eliza Cloutier	St-Pierre	100	15
Cloutier, Michel	"	100	15
Cloutier, Romulus	Waterloo	2,000	300
Codère, F. X. Eug.	Sherbrooke	2,500	375
Collège de Lévis	Lévis	1,500	225

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Collin, Rev. Chs	St-Jean	2,000	300
Comeau, J. B., M.D.	Farnham	1,000	150
Commault, Dame Victoire	Pointe Gatineau	200	30
Compagnie de Jésus	Montréal	10,000	1,500
Comtois, Barth	"	1,000	150
Comtois, Rev. Jos	Terrebonne	1,000	150
Constantin, Jules, M.D.	Roberval	500	75
Contant, Joseph	Montréal	200	30
Cooke, Hon. R. S.	Trois-Rivières	200	30
Cornu, Félix, M.D.	Ottawa, Ont.	5,000	750
Corporation du Collège de L'Assomption	L'Assomption	5,000	750
Cossette, Alfred	Valleyfield	2,000	300
Cossette, Louis	"	2,000	300
Cossette, U. H.	"	2,000	300
Coté, T. G.	Montréal	500	75
Coté, O.	Bagotville	500	75
Coulombe, Rev. J. O.	Notre-Dame de la Doré	300	45
Courteau, Eug. G., M.D.	St-Jacques l'Achigan	1,000	150
Courtois, Jos.	Montréal	5,000	750
Crépeau, F. G., N.P.	"	2,100	315
Crépeau, O, N. P.	"	100	15
Croteau, Rev .E.C., (décédé)	Buckingham	1,000	150
Cusson, L. A.	Montréal	100	15
Cypihot, L. N. F., M.D.	Ste-Anne de Bellevue	100	15
Cypihot, Th., M.D.	Montréal	200	30
Dagenais, E. G., M.D.	Montréal	500	75
Daigle, C. A., M.D.	"	200	30
Daignault, H. , M.D., M.P.P.	Acton Vale	100	15
D'Amours, J. E.	Papineauville	100	15
Dandurand, Hon. R.	Montréal	10,000	1,500
Daniel, J. F., N.P.	St-Esprit	4,000	600
D'Anjou, I. E.	Matapédia	1,000	150
David, W.	Montréal	100	15
Dazé, Rod., M.F.	Ste-Agathe	100	15
DeBellefeuille, J. F.	Trois-Rivières	200	30
Décarie, Jérémie, L.	Montréal	2,000	300
Décary, Alph.	"	200	30
Décary, J. P., M.D.	"	2,000	300
Dechamplain, Rev J.	St-Charles Caplan	500	75
Giglais De la J. A. M.	Winnipeg, Man.	2,000	300
Deland, A. N., N.P.	St-Jean	500	75
Delisle, A. S.	Montreal	2,500	375
Delisle, Geo. I.	Yamachiche	10,000	1,500
Delisle, H. J. I.	"	500	75
DeLorimier, R. G.	Montréal	1,000	150
Delorme, L. N., M.D.	"	2,000	300
Demers, L. C., M.D.	Pointe-Gatineau	400	60
Demers, Olivier, M.D.	Farnham	500	75
Demers, Hon. Ph.	Montréal	1,000	150
Demers, T. A., M.D.	Ste-Martine	300	45
Denault, D. O. E.	Sherbrooke	500	75
Denoncourt, Rev. L. L.	Trois-Rivières	200	30
De Pas Comte Paul	Pas de Calais, France	2,000	300
Désaulniers, J. H.	Ste-Flore	1,000	150
Désaulniers, J. V.	Montréal	400	60
Descarriers, J. A.	"	2,000	300
Deschesne, Elz. Miville	Beauceville	1,000	150
Deschesnes, Naz.	Ste-Flore	2,000	300
Descoteaux, C. A.	Yamachiche	500	75
De Serres, Gaspard	Montréal	1,000	150
Desjardins, Rev. A.	South Indian, Ont.	100	15
Desjardins, C. A. R.	St-André	5,000	750
Desjardins, Rev. J. J.	Gracefield	500	75
Desjardins, L. H.	Terrebonne	2,000	300
Desjardins, S., M.D.	Ste-Thérèse de Blainville	10,000	1,500

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Desmarais, Rev. A.	St-Lucien	500	75
Desrochers, H.	Montréal	1,100	165
Desrosiers, Rev. J.	Joliette	2,000	300
Desrosiers, Rev. J. G.	Val des Bois	1,000	150
Desrosiers, Rev. O. J.	Somersworth, N. H.	500	75
De Varennes, E. F., N.P.	Waterloo	500	75
De Varennes, P., N.P.	Papineauville	2,000	300
Dionne, Rev. H. A.	St-Georges	1,000	150
Dolbec, Phydime, M.D.	St-Casimir	200	30
Dorion, Hercule	Montréal	2,000	300
Dorris, C., M.P.P.	St-Edouard	200	30
Doucet, Rev. Julien	Standish, Mich.	3,000	450
Dozois, J. L., N.P.	Granby	1,000	150
Drolet, P. A.	Trois-Rivières	500	75
Drouin, Alfred, M.D.	Québec	300	45
Drouin, F. X.	"	2,000	300
Dubé, Chs. E.	Fraserville	500	75
Dubé, Emile	"	2,000	300
Dubois, J. Omer	Montréal	1,000	150
Dubreuil, T.	"	100	15
Dubuc, D.	Ste-Sophie de Lévrard	100	15
Dubuc, Lucien	Edmonton, Alberta	100	15
Duchaine, J. A.	Québec	1,000	150
Ducharme, G. N.	Montréal	33,500	5,025
Dufault, Rev. O.	Ste-Justine, de Newton	500	75
Dufour, F. X.	St-Joseph de Beauce	1,000	150
Dufresne, J. A., M.D.	Shawinigan Falls	500	75
Dufresne, A. O., succession	Montréal	100	15
Duguay, Rev. L. Eug.	St-Barnabé	5,000	750
Duhamel, A. A., M.D.	Ste-Ursule	500	30
Dumais, L. V.	Fraserville	1,000	150
Dumesnil, J. E., N.P., décédé	Coteau Landing	1,500	225
Dumesnil, L. A., N.P.	Montréal	500	75
Dumontier, J. A., N.P.	Lévis	500	75
Dupont, Dionis	Ste-Flore	2,000	300
Dupont, Josaphat	"	1,000	150
Dupont, L. A., M.D.	"	1,000	150
Duprat, Rev. Jos.	Ste-Sophie de Lacorne	500	75
Dupré, Rev. L. L.	St-Hyacinthe	600	90
Dupuis, F. X.	Montréal	500	75
Dupuis, H.	Hull	1,500	225
Dupuis, H. P.	"	500	75
Duranleau, Alf.	Montréal	500	75
Durocher, Rev. J. B.	St-Rosaire d'Arthabaska	1,500	225
Dusablon, Rev. L. A.	St-Alexis des Monts	400	60
Dutilly, Rev. L. A.	St-Paul d'Abbotsford	500	75
Emard, J. U., C.R.	Montréal	2,000	300
Faribault, J. E., C.R.	L'Assomption	100	15
Faubert, Jos.	Rigaud	100	15
Fauteux, Homère	Beauceville	500	75
Ferron, Arthur, M.D.	Grand'Mère	1,000	150
Ferron, Hector	St-Léon	1,000	150
Ferron, Laura-Foisy	St-Paulin	500	75
Filiatrault, Rev. E. E. P.	St-Jude	2,000	300
Fiset, H. R.	Rimouski	500	75
Fiset, L. P., M.D.	Québec	2,000	300
Foisy, J., N.P.	St-Paulin	500	75
Foisy, Rev. J. A.	St-Ours	100	15
Foisy, J. A., N.P.	Fraserville	2,000	300
Forbes, Rev. J. G. L.	Montréal	500	75
Forest, J. H. A.	"	1,000	150
Forest, L. P.	"	2,000	150
Forget, Jos.	Ste-Anne des Plaines	1,500	225
Forget, Magloire	"	1,000	150
Fortier, F. G.	Beauceville	1,000	150

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Fortier, J. M.	Montréal	1,000	150
Fortier, Séraphin	Valleyfield	1,000	150
Fortin, A., M.D.	Montréal	1,000	150
Fortin, J. D.	"	300	45
Foucrault, W., M.D.	"	100	15
Frenette, Rev. F. X. E.	Chicoutimi	1,000	150
Frenette, J. G.	Québec	1,000	150
Gabias, Maurice	Montréal	100	15
Gadoury, Dame Ada Champoux	"	1,000	150
Gadoury, Eug., N.P.	Ste-Elizabeth	1,000	150
Gadoury, Jos.	"	2,000	300
Gadoury, P. L.	"	5,000	750
Gagné, Arthur	Montréal	500	75
Gagné, Domina	"	1,000	150
Gagné, M. L. Guay	Québec	1,000	150
Gagnier, Guil., M.D.	Ste-Martine	200	30
Gagnier, L. A., M.D.	Montréal	2,000	300
Gagnon, Alb. L.	"	100	15
Gagnon, Damien	Ste-Anne des Plaines	1,000	150
Gagnon, Isidore	Rimouski	500	75
Gagnon, Rev. J. B. L.	St-Alexis	200	30
Galarneau, A. O.	Montréal	1,000	150
Garceau, Rev. J. P.	St-Léon	100	15
Garceau, Nap.	Drummondville	500	75
Garneau, C. R., N.P.	Arthabaska	100	15
Garneau, Rev. Ferd.	St-Roch des Aulnaies	200	30
Garneau, P. U., M.D.	Stanfold	500	75
Garon, J. A.	Métabetchouan	500	75
Gatien, E. C.	Sherbrooke	500	75
Gaudet, T. A. L., M.D.	Ste-Perpétue	1,000	150
Gaudreau, Rev. Horace	St-Bruno	1,000	75
Gauthier, Elias	Valleyfield	500	75
Gauthier, L. J., M.P.P.	Montréal	500	75
Gauthier, Oscar	Hull	1,000	150
Gauvin, Chs. C.	Montréal	300	45
Gauvin, J. E. A.	"	200	30
Gauvreau, J. N.	Terrebonne	500	75
Gay, Camille Rev., décédé	Gracefield	100	15
Gélinas, C.	Montréal	100	15
Gélinas, J. C., M.D.	St-Boniface	2,000	300
Gélinas, Philippe	St-Boniface	3,500	525
Gendron, J. S., N.P.	Montmagny	200	30
Généreux, Rev. R. G.	Daveluyville	100	15
Genier, Rev. J. A.	Mont Laurier	2,000	300
Gignac, Rev. J. N.	Québec	3,500	480
Giguère, Rev. Jos., décédé	L'Assomption	1,000	150
Giguère, Rev. J. E. T.	Fall River, Mass.	500	75
Gilbert, F. E., M.D., décédé	Fraserville	1,000	150
Gill, N.	Pierreville	4,000	600
Girard, Henri	Danville	1,000	150
Girouard, Hon. J., M.D.	Longueuil	100	15
Girouard, Jos., N.P.	St-Benoit	2,000	300
Giroux, A.	Montréal	1,000	150
Godbout, Arthur, M.P.P.	St-Georges	100	15
Godbout, Hon. J.	St-Francois	100	15
Godin Arsène, M.D.	St-Jean	3,800	570
Gonthier, Geo.	Montréal	3,000	450
Gosselin, F. X.	Chicoutimi	500	75
Gosselin, J. J. B.	N. D. de Stanbridge	4,000	600
Gosselin, Ls.	Montréal	1,000	150
Gosselin, V., N.P.	St-Joseph de Beauce	2,000	300
Gouin, P. A.	Trois-Rivières	500	75
Gouin, Rev. P. A.	Warwick	500	75
Goulet, O.	St-Jacques l'Achigan	3,000	450
Goyet, J. F.	St-Ambroise de Kildare	500	75

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Granger Frères	Montréal	200	30
Gratton, Jules	Hull	500	75
Gravel, A.	Moose Jaw, Sask	2,000	300
Gravel, Emile	"	2,000	300
Gravel, Rev. Ths.	Rivière Bonaventure	1,000	150
Grimard, J. P.	Yamachiche	500	75
Grisé, E. A.	Montréal	100	15
Guay, J. D.	St-Jérome	1,000	150
Guay, Rev. J. J.	Ripon	1,000	150
Guertin, V.	Montréal	1,000	150
Guilbault, J. A.	Joliette	500	75
Guilbault, J. P. O.	"	1,000	150
Guilbault, J. P. O., N.P.	"	1,000	150
Guillaume, Rev. A. C.	Chêneville	2,300	345
Guillemette, A. E.	Shawinigan	500	75
Guillet, Rev. C. A.	Ste-Anne de Sabrevois	100	15
Guimont, Rev. A.	Montréal	500	75
Guimont, T. O.	"	100	15
Guité, J. R. A.	Cap Noir	500	75
Halde, Rev. J. A.	Dauphin, Man.	500	75
Hamelin, Gracia Lessard	Edmonton, Alberta	300	45
Hamelin, I. L., M.D., décédé	Louiseville	700	105
Hamelin, Dame, I. L.L.	Louiseville	1,000	150
Hébert, C. D.	Trois-Rivières	200	30
Hébert, J. B.	Joliette	500	75
Héroux, Arthur	Yamachiche	500	75
Héroux, Omer	Outremont	1,000	150
Hétu, Rev. R.	Ste-Scholastique	1,000	150
Houde, Rev. J. E.	Ste-Anastasie	500	75
Houde, L. N. D.	Nicolet	100	15
Houle, Rev. A. O.	St-Jacques l'Achigan	3,000	450
Houle, Jos.	Daveluyville	200	50
Houle, Rev. J. B.	Marieville	500	75
Houle, Oct.	Shawinigan	2,500	375
Huberdeau, J. A.	St-Rémi	100	15
Hudon, Rev. P. S.	Rockland, Ont.	1,000	150
Huet, Rev. C. S., décédé	St-Sulpice	500	75
Huguenin, W. A., M.D.	Montréal	500	75
Jacques, Nap.	Shawinigan	500	75
Jeannotte, A. F., M.D.	Montréal	2,200	330
Jeannotte, Rev. F. X.	Beloeil	2,000	300
Jeannotte, J.	Montréal	500	75
Jeannotte, S.	"	1,000	150
Jetté, Sir L. A.	Québec	500	75
Jetté, Magloire	Joliette	1,000	150
Jobin, Jos.	St-Timothée	200	30
Jobin, Rev. J. B.	St-Philippe	500	75
Joron, R. S., N.P.	Valleyfield	2,000	300
Juaire, E. C.	N. D. de Stanbridge	2,000	300
Kirouack, Rev. A.	Ste-Madeleine	100	15
Labelle, Adrien	Hull	500	75
Labelle, Rev. A. A.	Aylmer	500	75
Labelle, Félix	Ste-Rose	2,000	300
Labelle, F. A., N.P.	Hull	2,100	315
Laberge, Rev. J. P.	St-Mathias	500	75
Laberge, R.	Montréal	500	75
Labrecque, S. G. Mgr. Th.	Chicoutimi	2,000	300
Labrosse, Rose de Lima	N. D. de la Paix	500	75
Lacerte, J. H.	Grand'Mère	1,000	150
Lachapelle, E. P., M.D.	Montréal	10,000	1,500
Lacroix, J. E.	Montebello	500	75
Ladouceur, A. E.	St-André	500	75
Laferrière, Rev. Ol.	St-Lin	500	75
Laflamme, Rev. J. M.	West Farnham	2,000	300
Laflamme, N.	St-Adolphe de Dudswell	100	15

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Laflèche, Rev. J. E. A.	St-Paulin	1,000	150
Laflèche, Rev. L. R.	Grand'Mère	1,000	150
Lafleur, Hector, décédé	Yamaska	1,000	150
Lafleur, O. B.	Lachute	2,000	300
Lafleur, P. A.	Montréal	1,000	150
Lafond, G.	Hull	1,000	150
Lafond, M.	St-Hermas	1,000	150
Lafontaine, Rev. C. H.	St-Hilaire	100	15
Lafontaine, Jos., M.P.P.	St-Barthélémi	1,000	150
Lafrenière, E.	Terrebonne	2,000	300
Lalande, Ed.	St-Benoit	1,000	150
Lalonde. Ad.	Montréal	1,000	150
Lalonde, Armand	"	1,000	150
Lalonde, Damien	"	2,000	300
Lalonde, N. P.	St-Placide	1,000	150
Lamarche, Rev. J. A.	L'Assomption	400	60
Lamarche, Dr. J. Geo., décédé	Beauceville	500	75
Lambert, Rev. L. Z.	Beauceville	2,500	375
Lamothe, J.	Trois-Rivières.	5,000	750
Lamy, Adolphe	St-Léon	2,000	300
Lanctot, Ad., M.P.P.	Sorel	2,000	300
Lanctot, Alph., succession	St-Constant	500	75
Lanctot, Roch	"	500	75
Landry, Eug., M.D.	St-Barthélémi	700	105
Langevin, N.	Valleyfield	1,000	105
Langlois, M.	Montréal	500	75
Lapierre, G. A., M.D.	St-Hyacinthe	100	15
Lapointe, N.	Montréal	600	90
Laporte, H.	Montreal	2,000	300
Laporte, J.P., M.D.	Joliette	2,500	375
Larivière, J. G.	Massueville	7,000	1,050
Larose, M. J. H., M.D.	West Shefford	500	75
Lassonde, A., M. D.	Drummondville	100	15
Lassonde, Philippe	Trois-Rivières	500	75
Latour, L. D.	Outremont	100	15
Latraverse, J. F. R., M.D.	Sorel	500	75
Laurendeau, J.G., C.R.	Montreal	4,000	600
Laurier, Sir Wilfrid	Ottawa, Ont.	1,000	150
Lauzon, Rev. L. J., décédé	St-Henri de Mascouche	100	15
Lavallée, Rev. J. A.	Compton	2,000	300
Lavallée, L. A., C.R.	Montreal	4,000	600
Lavallée, Oscar	Montréal	500	75
Lavergne, A., M.P.P.	Quebec	200	30
Lavergne, Ls., M.P.	Arthabaska	200	30
Lavergne, Soury B.	Mayronne, Sask.	2,000	300
Laviolette, J., M.D.	Montréal	100	15
Lavoie, Rev. Elz	St-Gédéon	1,000	150
Lavoie, Jos.	St-Paschal	500	75
Lazure, L. P., décéde	St-Rémi	500	75
Lebel, Rev. A. T., décédé	North Stukely	200	30
Leblanc, J. A.	Sherbrooke	100	15
Leblanc, R. N.	Rivière Bonaventure	1,000	150
Leblanc, Dame R. N.	Rivière Bonaventure	500	75
Lecours, Rev. S. I.	Lévis	300	45
Lecourt, Rev. J. H.	Montréal	100	15
Ledoux, J. O., M.D.	Sherbrooke	500	75
Ledoux, U. J.	Brunswick, Maine	100	15
Leduc, Arthur	St-Placide	2,000	300
Leduc, A. A.	Bécancourt	7,000	1,050
Leduc, God.	Valleyfield	200	30
Leduc, Jos.	Bécancourt	500	75
Leduc, M. L. Hébert	Nicolet	1,000	150
Leduc, Rev. N. C	Roxton Falls	200	30
Lefebvre, H.	Montréal	10,000	1,500
Lefebvre, Rev. J. A.	Weedon Centre	500	75

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Legault, A. A., N.P.	Ste-Rose	1,000	150
Legault, H., M.D.	St-André	500	75
Legault, J. D., N.P.	Vaudreuil	1,000	150
Legault, L. L.	Lachute	500	75
Legris, Hon. J. H.	Louiseville	2,000	300
Lemay, Rev. J. A.	Deschambault	500	75
Lemay, Rev. P.	St-Philippe de Néri	200	30
Lemieux, Rev. J. E.	Ste-Anne de Chicoutimi	400	60
Lemieux, Hon. R.	Ottawa, Ont.	1,000	150
Lemire, J. H.	Winnipeg, Man.	2,000	300
Lemoine, Chs.	Gravelbourg, Sask.	2,000	300
Lepage, Rev. J. L.	Anse au Griffon	200	30
LePailleur, Chan. G. M.	Montréal	2,000	300
Lesage, Arthur	St-Léon	1,000	150
Lesage, S.	Québec	500	75
Lessard, Alp., M. D.	Québec	300	45
Lessard, Ed.	St-Joseph de Beauce	500	75
Lessard, Rev. F. X.	St-Guillaume d'Upton	500	75
Lessard, J.	St-Guillaume	500	75
Lessard, L.A., M.D.	Montréal	1,600	150
Letellier, Blaise	Beauceville	2,000	300
Letourneau, G.	Victoriaville	500	75
Létourneau, O. H., M.D.	Montréal	3,000	450
Létourneau, S.	Montréal	300	45
Lévesque, G. M.	Roberval	500	75
Lévesque, J. G.	Fraserville	1,000	150
Limoges, Rev. J. E.	Moncerf	300	45
Limoges, Rev. J. H.	Luskville	300	45
Lindsay, Rev. L.	Québec	300	45
Lionnais, L.	Montréal	1,000	150
Lizotte, Rev. Jos.	St-Jean Deschaillons	1,000	150
Lord, Jos.	St-Boniface	1,000	150
Lord, Narcisse	St-Jean	500	75
Lord, Philippe	Shawinigan	500	75
Lord, Wilfrid, M.D.	Granby	1,000	150
Lozo, F. J.	Rivière du-Loup	1,000	150
Lussier, Ls., C.R.	St-Hyacinthe	1,000	150
Lynch, J. M.	Matapédia	500	75
Mackay, Aug. S.	Papineauville	1,000	150
Mackay, F. S., N.P.	Montréal	1,000	150
Magnan, J. A., M.D.	Joliette	500	75
Maguire, W.	Rivière Bonaventure	500	75
Mainville, Rev. M., décédé	Coteau-du-Lac	100	15
Majeau, J. E.	L'Epiphanie	1,000	150
Major, C. B.	Papineauville	5,000	750
Thibault, Rose Mallette	Hull	1,000	150
Malo, J. Z. Z., M.D.	L'Epiphanie	1,000	150
Malouin, Hon. Alb.	Arthabaska	1,000	150
Marceau, J. V.	Arthabaska	100	15
Marchand, Dame C. H. Flamand	Shawinigan	1,000	150
Marchessault, L. O.	West Shefford	1,000	150
Marcotte, A., M.D.	St-Basile	1,000	150
Marcoux, Rev. T. F.	Roberval	100	15
Marien, A., M.D.	Montréal	500	75
Marleau, Rev. M.	Valleyfield	1,300	195
Marois, Mgr., C. A., V. G.	Québec	500	75
Marquand, Dame Amelia Le	Paspébiac	1,000	150
Martin, Anna Leclerc	Campbellton, N.B.	300	45
Martin, Rev. O.	Sutton Flat	2,000	300
Martineau, Médéric	Montreal	200	30
Martineau, Victor	Montréal	200	30
Massé, J. L. A., M.D.	St-Thomas	1,000	150
Massicotte, Alf.	Montréal	1,000	150
Massicotte, F. X., M.D.	St-Prosper	500	75
Massicotte, J. P. H., M.D.	Victoriaville	200	30

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Massicotte, Rev. L. O.	Providence, R. I.	2,000	300
Massicotte, Ph.	Montréal	1,000	150
Mathieu, E. S., N.P.	Terrebonne	1,000	150
Mathieu, Albina and Alphonsine	Ste-Scholastique	100	15
Mathieu, L. Z.	Montréal	500	75
Meagher, H. A., M.D.	Windsor Mills	1,000	150
Melançon, Simon A.	Moncton, N.B.	100	15
Mercier, J. E.	Dalhousie, N.B.	2,000	300
Mercure, D.	St-Barthélémi	500	75
Michaud, Delle Adèle	Rimouski	500	75
Michaud, Jos., M.D.	St-Georges	1,000	150
Michon, Rev. J. B.	St-Denis	500	75
Mignault, R. M. S., M.D.	Yamaska	1,000	150
Milette, Art.	Montréal	2,500	375
Monarque, A., décédé	Montréal	2,500	375
Mondelet, Dame A. B. Routhier	Québec	2,000	300
Monet, Hon. D.	Montréal	500	75
Monette, F., M.D.	Montréal	1,000	150
Monfet, Rev. J. A.	St-Pie	100	15
Monk, Hon. F. D.	Montréal	100	15
Montour, Rev. L. F.	St. Philippe	100	15
Morin, L. P.	St-Hyacinthe	500	75
Morissette, Dame Exilda Paré	Deschambault	500	75
Motard, Rev. F. X. A., décédé.	St-Joseph d'Orléans, Ont.	500	75
Mouchene, Rev. A., décédé	Sault-au-Recollet	100	15
Mousseau, J. O.	Montréal	1,000	150
Nadeau, J. A., N.P.	Iberville	500	75
Nadeau, Rev. J. H.	St-Antoine	1,000	150
Nadeau, P. O.	Laval des Rapides	600	90
Najotte, Rev. F. C.	Matapédia	1,000	150
Naud, J. A.	Montréal	1,000	150
Nault, J. H.	Montréal	100	15
Neault, P. C.	Grand'Mère	100	15
Nepveu, Rev. T.	Beauharnois	2,000	300
Noiseux, Dame J. E.	Montréal	200	30
Normand, L. P., M.D.	Trois-Rivières	500	75
Normandin & Frères	Montréal	500	75
Olivier, J. H., N. P.	Montréal	1,000	150
Olivier, L. H.	Sherbrooke	500	75
Ostigny, N. A.	Valleyfield	2,000	300
Otis, L. E.	Roberval	500	75
Ouellet, Rev. J. A.	St-Jean de Dieu	100	15
Ouellette, C. U.	Montréal	100	15
Ouimet, Hon. J. A.	Montréal	5,000	750
Ouimet, Rev. S. J.	St-Jovite	1,000	150
Pagé, J. L. H., M.D.	St-Hyacinthe	500	75
Panneton, L. E.	Sherbrooke	500	75
Papillon, Rev. M. Art.	Béeancourt	2,000	300
Papin, P.	Montréal	2,000	300
Papineau, C. L.	Outremont	6,200	930
Papineau, L. J.	Valleyfield	6,700	1,005
Papineau, L. J. D.	Montréal	500	75
Paquet, Eug.	St-Aubert	100	15
Paradis, C. D., M.D.	Black Lake	500	75
Paré, N. T.	Deschambault	1,500	225
Patenaude, T.	Valleyfield	1,000	150
Pauze, Rev. J. A.	Ste-Emélie de l'Energie	500	75
Pelletier, H., C. R.	Montréal	2,500	375
Pelletier, H., M.D.	St-Cyrille de Wendover	2,000	300
Pelletier, Rev. J.	Plantagenet, Ont.	1,000	150
Pelletier, L. C.	Montréal	2,000	300
Pelletier, P., M.D.	Londres, W. C. Angeleterre	1,500	225
Péloquin, D.	Sorel	1,000	150
Peltier, Emile, M. D.	Montréal	200	30
Pepin, H. J.	Arthabaska	100	15

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Pérodeau, Hon. N.	Montréal	10,000	1,500
Perrault, Rev. A.	St-Timothée	100	15
Perrault, Rev. C. A.	St-Ls. de Bonsecours	500	75
Perrault, Gustave	Arthabaska	100	15
Perrault, Rev. J. A.	Montréal	1,000	150
Perrault, J. E.	Arthabaska	100	15
Perrault, J. N.	Montréal	100	15
Perrier, Dame E. Mackay	Papineauville	5,000	750
Perron, J. L.	Montréal	5,000	750
Pigeon, P.	Verchères	100	15
Pilon, Rev. Jos.	L'Orignal, Ont.	500	75
Pilon, Rev. J. L.	L'Ascension	500	75
Pilon, Rev. Maxime	Edmonton, Alberta	800	120
Pilon, J. A. M.	Montreal	500	75
Pilon, V. A.	Montréal	100	15
Pilon, Rev. V. M.	Angers	1,000	150
Pineau, J. E.	Fraserville	1,000	150
Plamandon, Rev. J. A. R.	East Angus	2,000	300
Plante, A.	Valleyfield	1,800	270
Plante, Dame M.	Valleyfield	400	60
Plante, M. E.	Verdun	3,000	450
Plouffe, J. N., M.D.	Ste-Rose	2,000	300
Plourde, A. B.	St-Léon	100	15
Poirier, Dame Vve Clovis	Hull	500	75
Poirier, J. A.	St-Grégoire	500	75
Poirier, J. E.	Joliette	1,000	150
Poirier, Marcel J.	St-Louis, N.B.	100	15
Poirier, Simon	Rivière Bonaventure	500	75
Poitras, Rev. E.	Somersworth, N.H.	100	15
Pontbriand, H. M., M.D.	Sorel	200	30
Potvin, Dame H. R.	Fraserville	500	75
Potvin, W. A.	Fraserville	1,000	150
Poulin, Rev. C.	Clarence Creek, Ont.	100	15
Pouliot, Rev. J. B. E.	Essex Junction, Vt.	300	45
Pouliot, Rev. P. A.	St-Agapit de Beaurivage	300	45
Préfontaine, Isaie	Montréal	2,000	300
Préfontaine, Thos.	Montréal	2,000	300
Prévost, Hon. J. B. B.	St-Jérome	100	15
Prévost, L. Coyteux, M.D.	Ottawa, Ont.	100	15
Prévost, Paul E., M.D., décédé	Montréal	1,000	150
Prieur, O. P.	Valleyfield	200	30
Prince, Rev. A. B.	St-Léonard	100	15
Proulx, E.	L'Orignal, Ont.	100	15
Proulx, Rev. J. W.	Ste-Euphémie	400	60
Proulx, Louis	St-Pierre	100	15
Proulx, W. J., N.P.	Montréal	3,000	450
Provost, Alph. E.	Ottawa, Ont.	1,000	150
Prud'homme, A.	Montréal	1,000	150
Quinn, Rev. T.	Nicolet	400	60
Rainville, Bourbeau	Aylmer	1,000	150
Raymond, F.	Ste-Scholastique	1,000	150
Raymond, Z. N.	St-Placide	500	75
Reid, Rev. F., décédé	Rigaud	200	30
Reid, J. A.	Hudson	1,000	150
Rémillard, Rev. J. N.	St-Zotique	200	30
Renaud, Rev. A. M.	Chapeau	500	75
Renault, P. F.	Beauceville	500	75
Ricard, J. C. A., M.D.	Grand'Mère	1,000	150
Ricard, J. O.	Montréal	1,000	150
Ricard, L. N., N.P.	Montréal	1,000	150
Richard, Rev. A.	St-Albert de Gaspé	100	15
Richard, Vve V. W. Larue	Québec	200	30
Richard, Rev. S. A. E.	St-Valier	200	30
Richard, J. L. P.	Elm Tree, N.B.	500	75
Richard, Philippe, M.D.	Montmagny	2,000	300

LA SAUVEGARDE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Riou, S. C.	Fraserville	2,000	300
Rivard, Rev. E. A.	St-Robert	500	75
Rivet, T. B.	St-Sulpice	500	75
Rivet, L. A.	Montréal	100	15
Robert, Marcelin	St-Blaise	2,000	300
Roch, M.	L'Epiphanie	200	30
Rochon, Hon. A.	Hull	3,000	450
Rochon, Rev. Ephrem	Papineauville	2,000	300
Ross, J. A., M.D.	Ste-Flavie	100	15
Rouleau, Ovila, N.P.	St-Barthélémi	500	75
Rouleau, Mgr. T. G.	Québec	200	80
Rousseau, Arthur, M.D.	Québec	1,000	150
Rousseau, Maurice	Montmagny	2,500	375
Roussin, Rev. J. O.	Pointe-aux-Trembles	5,000	750
Roussin, L. Jean Bte.	Winnipeg, Man.	2,000	300
Routhier, Hon. A. B.	Québec	4,000	600
Roux, Rev. J. M.	St-André	1,000	150
Roy, Hector, M.D.	Côte St-Paul	1,000	150
Roy, M. Henri	Montréal	100	15
Roy, Rev. J. A.	Sorel	200	30
Roy, J. E.	New-Carlisle	200	30
Roy, Rev. J. H.	Sherbrooke	500	75
Roy, Rev. M. A. V.	St-Jean-Baptiste	100	15
Royal, P., M.D.	Lorette, Man.	1,000	150
St-Cyr, Alf.	Montréal	200	30
St-Denis, A. J. H., N.P.	Montréal	5,000	750
St-Germain, F.	Montréal	200	30
St-Germain, P.	Montréal	500	75
St-Jacques, D. E., M.D.	Montréal	1,000	150
St-Jean, Rev. J. A. G.	Montréal	1,000	150
St-Laurent, Rev. Joseph	Newport	500	75
Ste-Marie, J. W.	Hull	500	75
Ste-Marie de Monnoir Petit	Seminaire, St-Jean	500	75
Séminaire de Ste-Thérèse	Ste-Thérèse	1,000	150
Sabourin, Rev. A. P.	Valleyfield	1,000	150
Salvas, Jean, décédé	Yamaska	2,000	300
Santoire, A. T. Z.	St-Chrysostome	1,000	150
Santoire, Rev. C. A.	Valleyfield	100	15
Savard, Ed., M.D.	Chicoutimi	500	75
Savard, Jos., N.P.	Québec	200	30
Savaria, Rev. J. T.	Lachine	2,000	300
Savignac, J. Albert, N.P.	Montréal	2,500	375
Savoie, F. T.	Plessisville	500	75
Séguin, P. A., N.P.	St-Paul l'Ermite	500	75
Shehyn, Hon. Jos.	Québec	1,000	150
Sicard, Rev. Charles	Sorel	500	75
Sirois, L. P., N.P.	Québec	3,000	450
Sirois, N. A., M.D.	Ste-Anne de la Pocatière	1,500	225
Smith, Rev. Th.	Maria	1,000	150
Solis, E. H.	Valleyfield	5,000	750
Surveyer, A.	Montréal	2,000	300
Surveyer, L. J. A.	Montréal	1,000	150
Surveyer, O. Fabre	Montréal	2,000	300
Syndicat: MM. G. N. Ducharme, Hon. R.Dandurand Hon.J.A.Ouimet, Hon. N. Pérodeau, Hon. F. L. Béique, P. Bonhomme et Hon. N. A. Belcourt..	Montreal	139,600	20,940
Taillon, Rev. L. M.	St-Michel	400	60
Tanguay, Mgr. E. C.	Sherbrooke	3,500	525
Tarte, L. J.	Montréal	400	60
Tellier, J. M.	Joliette	1,000	150
Tessier, Hon. Aug.	Rimouski	500	75
Tétreau, Rev. F.	Drummondville	5,000	750
Therrien, Rev. Jos.	Underhill, Vt.	300	45
Thibaudeau, A. E.	Montréal	500	75

LA SAUVEGARDE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Thibaudier, Rev. L. V., V. G.	Gentilly	1,000	150
Tisseur, Rev. F. X.	Pointe-Fortune	500	75
Tobin, E. W.	Brompton Falls	2,000	300
Tourangeau, A. J.	Notre-Dame de Grace	100	15
Tourangeau, Raoul	Montréal	100	15
Tourigny, F. L. S.	Trois-Rivières	500	75
Tourigny, Olivier, M.D.	Trois-Rivières	1,000	150
Tremblay, Rev. Abel	St-Herménégilde	3,000	450
Trempe, J. B.	Montréal	100	15
Trépanier, J., N.P.	Montréal	500	75
Triganne, J. Z., M.D.	Plessisville	500	75
Trudeau, Rev. P. A.	St-Athanase	100	15
Trudel, Rev. Hervé	Trois-Rivières	100	15
Trudel, J. B.	Montréal	500	75
Trudel, Rev. J. R. J.	St-Roch de Mékinac	200	30
Trudel, J. T.	St-Prosper	1,000	150
Turgeon, Hon. Adélard	Québec	100	15
Vachon, A. O.	Thetford Mines	200	30
Vallières, S. D.	Montréal	400	60
Valois, J. A.	Vaudreuil	500	75
Valois, J. B. A.	Vaudreuil Station	1,000	150
Valois, J. E.	Lachute	1,000	150
Valois, P. A., M.D.	Lachine	500	75
Vaudreuil, Rev. J. A.	Val Racine	100	15
Vernier, Geo. R.	Coteau Landing	200	30
Véronneau, Ls., N.P.	Yamaska	1,000	150
Verville, Alph., M. P.	Montréal	200	30
Viel, Jos.	Fraserville	1,000	150
Viger, Rev. C. T.	L'Epiphanie	100	15
Vignault, Rev. J. L.	Ste-Béatrice	500	75
Villeneuve, F. N. P., Succ.	Ste-Anne des Plaines	200	30
Vincent, Dame G. M.	Papineauville	3,000	450
Vincent, Rev. J. C.	Valleyfield	500	75
Vincent, Dame Minnie E.	Worcester, Mass.	300	45
Wilson, J. G., M.D.	St-Placide	5,000	750
Wilson, J. M.	Montréal	10,000	1,500
	Totals	$ 1,200,000	179,330

SESSIONAL PAPER No. 8

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 22, 1913.)

L. M. Fortier, President; Victor Morin, Vice-President; J. P. Laporte, E. P. Chagnon, Chas. Morin, Z. Malo, E. Sawyer, R. Casgrain.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Allaire, A., M.D.	St. Vincent de Paul	1	100	20 00
Allard, G.	Montreal	2	200	20 00
Allard, V.	Berthierville	1	100	10 00
Amiot, Chas., M.D.	Asbestos	2	200	40 00
Angers, A. E., M.D.	Quebec	1	100	10 00
Archambault, A., M.D.	Montreal	2	200	20 00
Archambault, A. H., M.D.	"	1	100	20 00
Archambault, D. E., M.D.	St. Pierre les Becquets	1	100	20 00
Archambault, E. M.D.	Grondines	1	100	20 00
Archambault, J. H., M.D.	St. Gabriel de Brandon	5	500	100 00
Archambault, L., M.D.	St. Dominique	1	100	20 00
Arpin, J., M.D.	Montreal	1	100	20 00
Asselin, J. J. A., M.D.	Ste. Rose	1	100	20 00
Auger, E. L., M. D.	Ste. Hélène de Bagot	1	100	20 00
Auger, R. L., M.D.	St. Joseph, Beauce	3	300	30 00
Aumont, J. M., M.D.	Montreal	2	200	40 00
Ayotte, J. B., M.D.	Three Rivers	5	500	100 00
Ayotte, P. E., M.D.	Rivière à Pierre	2	200	20 00
Badeaux, J. M., M.D.	Three Rivers	1	100	20 00
Baribeau, L. J.	Hebertville Station	10	1,000	100 00
Baril, F. X., M.D.	Ste. Genevieve	2	200	40 00
Baril, P. F. X., M.D.	St. Narcisse	2	200	20 00
Bastien, C. E.	Montreal	5	500	50 00
Bastien, E. B.	"	2	200	20 00
Bastien, L. E.	"	30	3,000	300 00
Beauchemin, C. N., M.D.	Yamachiche	1	100	20 00
Beauchenes, R., M.D.	St. Ephrem de Tring	1	100	20 00
Beaudet, J. E., M.D.	Thetford Mines	1	100	20 00
Beaudet, J. E., M.D.	St. Jean des Chaillons	5	500	50 00
Beaudoin, Mrs. C.	Montreal	25	2,500	500 00
Beaudoin, C. W., M.D.	Ste. Brigide	1	100	20 00
Beaudry, J. A., M.D.	Granby	1	100	20 00
Beaudry, L. A., M.D.	Ste. Hyacinthe	1	100	20 00
Beaudry, N.W.	Montreal	15	1,500	150 00
Beaudry, N.	"	2	200	20 00
Beauregard, L. W., M. D.	St. Hughes	2	200	20 00
Bédard F. J., M.D.	Stoke-Centre	1	100	20 00
Bélanger, J. D., M.D.	Montreal	1	100	20 00
Bélanger, J. E., M.D.	Ville de Lauzon	5	500	50 00
Bélanger, J. I., M.D.	Montreal	1	100	20 00
Bélanger, L. E., M.D.	St. Jérome	1	100	20 00
Belanger, L. J., M.D.	Ste. Foy	10	1,000	100 00
Belcourt, O. E., M.D.	Argyle, Marshall, Minn.	1	100	20 00
Belleau, E. T., M.D.	Arthabaska	1	100	20 00
Belle-Isle, L., M.D.	Cap de la Madeleine	1	100	20 00
Bellemare, L. O. M., M.D.	Yamachiche	1	100	20 00
Bellemare, J. O., M.D.	St Jean Baptiste	1	100	20 00
Bergeron, Al.	Chicoutimi	2	200	20 00
Bergeron, J. R., M.D.	Chaudiere Curve	1	100	20 00
Bernard, E., M.D.	Montreal	1	100	20 00
Bernardin, L. T.	Terrebonne	1	100	20 00
Bernier, Camille, M.D.	Montreal	25	2,500	250 00
Bernier, D., M.D.	St. Anselme	1	100	20 00
Bernier, J. E., M.D.	Beauceville East	1	100	20 00
Berthiaume, D. J. E., M.D.	Montreal	1	100	10 00
Bertrand, P., M.D.	Abbotsford	1	100	10 00
Bessette, A. H.	Montreal	5	500	50 00
Bigonesse, J. A., M.D.	"	1	100	20 00
Bigué, J. A., M. D.	Proulxville	1	100	20 00
Biron, C. B., M.D.	Ste. Sophie de Lévrard	5	500	75 00

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Birtz, L. J. E., M.D.	St. Simon	1	100	20 00
Bissonnette, P. J. L., M.D.	St. Esprit	1	100	20 00
Blagdon, H. W., M.D.	St. Philippe de Néri	1	100	20 00
Boivin, Elz	Chicoutimi	5	500	100 00
Bordeleau, B., M.D.	St. Thècle	5	500	50 00
Bouchard, A., M.D.	Ste. Anne, Chicoutimi	50	5,000	500 00
Bouchard, H.	Chicoutimi	2	200	20 00
Boucher, L.G.E., M.D.	St. Valérien	1	100	20 00
Boulanger, E. V., M.D.	Limoilou	5	500	50 00
Bourbonnière, A.	Ahuntsic	25	2,500	250 00
Bousquet, G., M.D.	Varennes	1	100	20 00
Bouthillier, A., M.D.	St. Johns	1	100	.....
Boutin, F. E., M.D.	Frampton West	1	100	20 00
Brassard, H. D., M.D.	Roberval	5	500	50 00
Bruchési, C. E.	Montreal	9	900	80 00
Brun, J. A. E., M.D.	West Shefford	1	100	20 00
Brunelle, E., M.D.	Beloeil	1	100	20 00
Brunelle, O. L.	Vaudreuil	10	1,000	100 00
Cameron, H. H.	Ottawa, Ont.	100	10,000	.....
Campeau, E. C., M.D.	Montreal	2	200	40 00
Carbonneau, J. B.	Roberval	2	200	20 00
Carss, O.	Smiths Falls, Ont.	10	1,000	.....
Carignan, L., M.D.	Ste. Sophie de Lévrard	3	300	60 00
Carignan, L., M.D.	Montreal	2	200	40 00
Caron, F. S., M.D.	St. Eugène	5	500	100 00
Caron, L. T., M.D.	Pont Maskinongé	1	100	20 00
Carrier, L. H.	Chicoutimi	10	1,000	200 00
Carss, J. O.	Ottawa, Ont.	25	2,500	.....
Cartier, A. P., M.D.	Ste. Madeleine	1	100	20 00
Casgrain, R.	Montreal	75	7,500	1,500 00
Cauldwell, Estate W.	"	25	2,500	500 00
Cerveau, F.	Quebec	10	1,000	100 00
Chagnon, E. P., M.D.	Montreal	100	10,000	2,000 00
Champagne, J. A., M.D.	"	2	200	40 00
Champoux, E., M.D.	"	1	100	12 50
Chandonnet, M. A., M.D.	St. Jean desChaillons	5	500	50 00
Choquette, E.	St. Pie	1	100	20 00
Choquette, H., M.D.	Shawinigan Falls	5	500	50 00
Choquette, Hon. E., M.D.	St. Hilaire	1	100	20 00
Choquette, O. ,M.D.	Ste. Agathe des Monts	1	100	20 00
Christin, A., M.D.	L'Epiphanie	1	100	10 00
Clark, A., M.D.	Quebec	10	1,000	100 00
Clément, J. A., M.D.	Lachine Locks	5	500	50 00
Cléroux, V., M.D.	Montreal	2	200	40 00
Cliche, J. E., M.D.	East Broughton	1	100	20 00
Cloutier, A. O., M.D.	Nicolet	1	100	20 00
Cloutier, G., M.D.	St. Georges East	5	500	100 00
Cloutier, J. E., M.D.	Cap St. Ignace	1	100	10 00
Cloutier, N., M.D.	St. Charles	1	100	20 00
Codère, G. A., M.D.	Megantic	1	100	20 00
Colin, A. O. A., M.D.	St. Narcisse	1	100	20 00
Colin, J. E., M.D.	St. Theophile du Lac	1	100	20 00
Collette, A., M.D.	St. Damase	1	100	20 00
Comeau, J. B., M.D.	Farnham	1	100	.....
Comtois, J., M.D.	St. Barthelemi	3	300	60 00
Cooper, M. A., M.D.	Ormstown	1	100	20 00
Corsin, A., M.D.	Montreal	1	100	20 00
Côté, A. T., M.D.	Beauharnois	1	100	20 00
Côté, J. A.	St. Jérôme	25	2,500	250 00
Côté, J. T.	Bagotville	10	1,000	100 00
Côté, J. V., M.D.	Cap St. Ignace	1	100	10 00
Coulombe, C. J., M.D.	St. Justin	3	300	60 00
Coutlée, O.	Ste. Rose	25	2,500	250 00
Couture, C. F., M.D.	Tingwick	1	100	20 00
Dagenais, E. G., M.D.	Montreal	1	100	20 00

SESSIONAL PAPER No. 8

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Daignault, F. H., M.D.	Acton Vale	1	100	20 00
Daly, Mrs. V.	Joliette	10	1,000	200 00
Dandurand, J., M.D.	Three Rivers	1	100	15 00
Dansereau, P., M.D.	Verchéres	5	500	100 00
Dauth, J. A., M.D.	Montreal	2	200	20 00
Dazé, J. N. R., M.D.	Ste. Agathe des Monts	1	100	20 00
Dechene, L. M., M.D.	Sayabec	1	100	10 00
Delage, C. A., M.D.	Quebec	2	200	20 00
Delisle, G.	Chicoutimi	2	200	20 00
Delisle, G. A., M.D.	Neuville	2	200	20 00
Delisle, J. F., M.D.	Longue Pointe	1	100	20 00
Demers, F. L., M.D.	Montreal	1	100	20 00
Demers, H., M.D.	"	1	100	10 00
Demers, J., M.D.	Boucherville	2	200	40 00
Denis, Art., M.D.	Notre Dame des Bois	1	100	20 00
Denis, A., M.D.	Vaudreuil	1	100	20 00
Derome, L., M.D.	Quebec	1	100	10 00
Desbiens, L. P.	Chicoutimi	50	5,000	500 00
Desbois, J. B.	Montreal	8	800	80 00
Descarreaux, E. D., M.D.	St. Augustin	1	100	20 00
Deschambault, H., M.D.	Ste. Thérèse	1	100	20 00
Deschenes, B. M., M.D.	St. Pascal	2	200	40 00
Descoteaux, A., M.D.	Ste. Monique	5	500	100 00
Desgroseilliers, A., M.D.	Beauharnois	1	100	20 00
Desilets, J. E., M.D.	Ste. Gertrude	1	100	20 00
Desjardins, S., M.D.	Ste. Thérèse	1	100	20 00
Desorcy, Chs., M.D.	Roxton Falls	1	100	20 00
Desmarais, E.	Montreal	5	500	100 00
Desnoyers, Alfred	Montreal	40	4,000	4,000 00
Desrochers, J., M.D.	St. Raymond	5	500	50 00
Desrosiers, C., M.D.	Ste. Elizabeth	3	300	60 00
Desrosiers, G., M.D.	St. Félix de Valois	1	100	20 00
Desrochers, J. H., M.D.	Beauceville West	5	500	100 00
Dion, J. E., M.D.	Montreal	1	100	10 00
Dion, Miss Y.	Valleyfield	1	100	20 00
Dolbec, P., M.D.	St. Casimir	2	200	20 00
Doray, L., M.D.	Pointe du Lac	1	100	20 00
Doyon, H., M.D.	Normandin	10	1,000	100 00
Drouin, A., M.D.	Quebec	50	5,000	1,000 00
Drouin, J. A., M.D.	Grande Baie	1	100	20 00
Drouin, J. B., M.D.	Victoriaville	1	100	20 00
Drouin, P. A., M.D.	Quebec	1	100	10 00
Dubreuil, H., M.D.	St. Césaire	1	100	20 00
Dubreuil, R.	St. Césaire	5	500	50 00
Ducharme, J. L. I.	Joliette	1	100	10 00
Dudemaine, S.	Montreal	1	100	20 00
Dufort, Geo.	L'Epiphanie	2	200	40 00
Dufour, J.	Grande Baie	25	2,500	250 00
Dufresne, A. A., M.D.	Montreal	5	500	100 00
Dufresne, E. A. R., M.D.	"	1	100	10 00
Dufresne, J. A., M.D.	Shawinigan Falls	1	100	20 00
Duhaime, H. L., M.D.	Chicoutimi	1	100	20 00
Duhamel, A. A., M.D.	Ste. Ursule	2	200	40 00
Duhamel, G.	D'Israeli	1	100	10 00
Duhamel, G. A.	Montreal	10	1,000	100 00
Dumas, J. E., M.D.	St. Germain	1	100	20 00
Dumont, A. E., M.D.	Gentilly	2	200	40 00
Dumont, H. C. B., M.D.	Montreal	1	100	20 00
Dumont, R., M.D.	Beloeil	1	100	20 00
Duperré, T., M.D.	Chicoutimi West	2	200	40 00
Dupont, A., M.D.	Ste. Flore	1	100	20 00
Dupré, J. H., M.D.	St. Robert	1	100	20 00
Dupuis, Z., M.D.	St. Jacques l'Achigan	1	100	20 00
Dussault, J. T., M.D.	St. David, Lévis	1	100	12 50
Duval, C., M.D.	Three Rivers	1	100	20 00

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Edge, G. A., M.D.	Quebec	100	10,000	1,000 00
Elliott, R., M.D.	Maisonneuve	1	100	20 00
Everett, J.	Toronto, Ont.	5	500	100 00
Falardeau, M. A., M.D.	Quebec	1	100	20 00
Farncomb, T., M.D.	Trenton, Ont.	1	100	20 00
Farrell, A. R., M.D.	Tweed, Ont.	1	100	20 00
Ferland, A., M.D.	Maisonneuve	1	100	20 00
Ferland, J. S. E., M.D.	Lanoraie	1	100	20 00
Ferron, G. A., M.D.	Grand'Mère	1	100	20 00
Ferron, P. N., M.D.	St. Louis du Ha Ha	1	100	20 00
Ferron, W., M.D.	St. Paulin	1	100	20 00
Feuiltault, F. X., M.D.	Paquette	1	100	20 00
Filion, A. E., M.D.	Notre Dame des Anges	2	200	20 00
Fleury, F. A., M.D.	Montreal	1	100	20 00
Fluhmann, E., M.D.	Jonquières	2	200	40 00
Fontaine, G. H., M.D.	Verchères	1	100	20 00
Fontaine, Mrs. E	Plessisville	2	200	40 00
Forest, J. B. M., M.D.	St. Lin des Laurentides	5	500	100 00
Forest, J. O.	St. Roch l'Achigan	25	2,500	500 00
Forget, U., M.D.	Montreal	1	100	20 00
Fortier, Jos.	"	100	10,000	2,000 00
Fortier, J. M.	"	100	10,000	2,000 00
Fortier, L. A., M.D.	St. David	1	100	20 00
Fortier, T., M. D.	Ste. Marie ,Beauce	1	100	20 00
Fortin, C. J. B.	Jonquières	2	200	40 00
Fortin, E., M.D.	Lévis	1	100	20 00
Fouquet, G. G.	East Angus	1	100	20 00
Fournier, J. E., M.D.	St. Jérôme	1	100	20 00
Fréchette, J. A.	East Angus	5	500	50 00
Fréchette, H., M. D.	St. Stanislas	1	100	20 00
Fuller, G. F. L., M.D.	Cowansville	1	100	20 00
Fulton, J. A., M.D.	St. Chrysostôme	1	100	10 00
Gaboury, A., M.D.	Cap Santé	5	500	50 00
Gadoury, J.	Ste. Elizabeth	2	200	40 00
Gadoury, J. A.	St. Gabriel de Brandon	3	300	60 00
Gadoury, J. O.	Berthierville	5	500	100 00
Gagner, P., M.D.	St. Aimé	1	100	20 00
Gagnon, J. A., M.D.	St. André, Kamouraska	2	200	40 00
Gamey, R. R.	Toronto, Ont.	25	2,500	100 00
Garceau, D. J., M.D.	Shawinigan Falls	3	300	60 00
Garneau, P. N., M.D.	Stanbridge	1	100	20 00
Gaudet, J. A. L., M.D.	Ste. Perpétue	5	500	100 00
Gauthier, A. A., M.D.	Montréal	1	100	20 00
Gauthier, E., M.D.	Ste. Julienne	5	500	100 00
Gauthier, F. A.	Chicoutimi	1	100	20 00
Gauthier, J. C. S., M.D	St. Ephrem d'Upton	1	100	20 00
Gauthier, J. T. A., M.D.	Valleyfield	1	100	20 00
Gauthier, L. A.	St. Pie	5	500	100 00
Gauthier, P., M.D.	Ste. Anne des Plaines	1	100	20 00
Gauthier, Wm.	Chicoutimi	3	300	30 00
Gauvreau, C. N., M.D.	St. Isidore	1	100	20 00
Geggie, C. G., M.D.	Quebec	1	100	10 00
Gélinas, J. C., M.D.	St. Boniface	1	100	20 00
Geoffrion, L., M.D.	Lawrenceville	1	100	20 00
Gervais, J. A.	Joliette	1	100	20 00
Gervais, J. E., M.D.	St. Jovite	1	100	20 00
Gervais, M. E., M.D.	Three Rivers	2	200	20 00
Gervais, Théo., M.D.	Berthierville	5	500	100 00
Girard, J.	St. Gédéon	3	300	60 00
Giroux, M. G., M.D.	Ste. Anne de Beaupré	1	100	10 00
Golden, A. H.	St. Johns	5	500	100 00
Gormley, J. C., M.D.	Crysler, Ont.			20 00
Gosselin, J., M.D.	Quebec	5	500	50 00
Goudreault, J. E., M.D.	Montreal	1	100	20 00
Gouin, J. M., M.D.	St. Camille	1	100	20 00

SESSIONAL PAPER No. 8

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Gowanlock, A. R.	Toronto, Ont.	5	500	35 00
Goyette, F. X. P., M.D.	Maisonneuve	1	100	20 00
Graham, Miss M.	Montreal	25	2,500	250 00
Grégoire, A.	"	10	1,000	100 00
Grégoire, J. A.	Chicoutimi	5	500	50 00
Grenier, E. P., M.D.	Montreal	1	100	20 00
Grenon, J. F.	Chicoutimi	5	500	50 00
Grignon, H., M.D.	St. Janvier	1	100	20 00
Grignon, L. G. E., M.D.	Ste. Agathe des Monts	2	200	40 00
Grondin, J. E., M.D.	Charlesbourg	1	100	10 00
Guay, H., M.D.	Chambord	3	300	30 00
Guay, Ph.	Chicoutimi	10	1,000	100 00
Guenette, J. A., M.D.	Ste. Anne de Bellevue	1	100	20 00
Guérard, J., M.D.	Quebec	1	100	10 00
Guertin, J. J., M.D.	St. Joseph de Sorel	1	100	20 00
Hamel, F. A.	Chicoutimi	5	500	100 00
Hamel, H. A.	"	5	500	100 00
Hamelin, R., M.D.	Montreal	1	100	20 00
Handfield, A., M.D.	"	1	100	20 00
Hebert, R., M.D.	Maisonneuve	1	100	20 00
Heyland, F. R.	Toronto, Ont.	5	500	100 00
Hogue, Rev. P. M. A.	St. Césaire	2	200	40 00
Houde, D., M.D.	Thetford Mines	1	100	20 00
Houle, L. P., M.D.	St. Alban	5	500	50 00
Huot, J. A., M.D.	Longueuil	1	100	20 00
Hurtubise, E. E., M.D.	Montreal	2	200	40 00
Jacques, W., M.D.	Ste. Marie, Beauce	1	100	20 00
Jasmin, J. H., M.D.	Montreal	1	100	10 00
Jauvin, D. J.	Chicoutimi	5	500	50 00
Jeannotte, A. F., M.D.	Montreal	2	200	40 00
Jobin, A., M.D.	Quebec	1	100	20 00
Jodoin, N., M.D.	Ste. Julie, Verchères	1	100	20 00
Johnston, A., M.D.	Cookshire	1	100	10 00
Johnston, D., M.D.	Iroquois, Ont.	1	100	20 00
Joyal, L. W., M.D.	St. David	1	100	20 00
Kane, J., M.D.	Rivière du Loup Station	1	100	20 00
Kavanagh, Lajoie & Lacoste	Montreal	25	2,500	500 00
Kelly, J. K., M.D.	Almonte, Ont.	.....	.....	20 00
Kornmair, Mrs. J. N.	Montreal	20	2,000	200 00
Labelle, E., M.D.	Ste. Cecile de Milton	1	100	20 00
Labrèche, J. A., M.D.	St. Roch de l'Achigan	11	1,100	120 00
Labrecque, E. E., M.D.	Quebec	51	5,100	510 00
Lacerte, J. O., M.D.	St. Flavien	1	100	10 00
Lacerte, N., M.D.	Levis	1	100	20 00
Lachapelle, S., M.D.	Montreal	2	200	40 00
Lacombe, E.	Chicoutimi	2	200	40 00
Lacoursière, L. N. E., M.D.	St. Tite	1	100	20 00
Lacroix, J. P. A., M.D.	St. Alexis des Monts	1	100	20 00
Lacroix, R.	Montreal	1	100	10 00
Lafièche, J. F. R., M.D.	Warwick	1	100	10 00
Lafond, A., M.D.	St. Jacques Parisville	2	200	40 00
Lafontaine, J. E., M.D.	St. Barthélemi	1	100	20 00
Lafortune, E., M.D.	Montreal	1	100	20 00
Lafresnière, A., M.D.	St. Simon	2	200	40 00
Lague, L., M.D.	St. Nazaire	2	200	40 00
Lalande, E., M.D.	Bordeaux	1	100	10 00
Lalanne, P. E., M.D.	Montreal	1	100	20 00
Lamarche, J., M.D.	St. Esprit	1	100	10 00
Lamarche, L. A., M.D.	Mascouche	10	1,000	200 00
Lamarche, S., M.D.	Ste. Scholastique	1	100	20 00
Lamarre, A. J.	Chicoutimi	10	1,000	100 00
Lamarre, T. L., M.D.	Jonquières	10	1,000	200 00
Lambert, M. P., M.D.	Pont Etchemin	1	100	10 00
Lambert, P., M.D.	Three Rivers	1	100	20 00
Lambly, W. O., M.D.	Cookshire	1	100	20 00

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Lamontagne, Al.	Ouaitchouan Falls	10	1,000	100 00
Lamoureux, C. E.	Montreal	5	500	50 00
Lamy, E., M.D.	Chambord	5	500	50 00
Landry, J. E., M.D.	St. Barthelemi	3	300	60 00
Lane, Estate, J. W.	Mallorytown, Ont.	1	100	20 00
Langevin, S., M.D.	Montreal	1	100	20 00
Langlois, P., M.D.	Valcourt	1	100	20 00
Lanneville, J. H., M.D.	Daveluyville	1	100	20 00
Lapierre, G., M.D.	St. Hyacinthe	1	100	20 00
Lapierre, H., M.D.	St. Antoine	10	1,000	200 00
Lapointe, A. A., M.D.	St. Félicien	2	200	20 00
Laporte, J. P., M.D.	Joliette	150	15,000	3,000 00
Laroche, J. M., M.D.	Ste. Croix	1	100	10 00
Laroche, S. W., M.D.	Valleyfield	1	100	20 00
Larochelle, A. R., M.D.	Sorel	1	100	20 00
Laroche, W., M.D.	Warwick	1	100	20 00
Larose, J. H., M.D.	West Shefford	1	100	20 00
Larue, D., M.D.	St. Germain	1	100	20 00
Larue, E., M. D.	St. Flavien	1	100	20 00
Larue, J. C., M.D.	Montmorency Falls	10	1,000	100 00
Larue, R., M.D.	Quebec	2	200	20 00
Latour, Jos., M.D.	L'Assomption	1	100	10 00
Latour, J. G., M.D.	St. Jovite	1	100	10 00
Latraverse, J. F. R., M.D.	Sorel	1	100	20 00
Laurendeau, A., M.D.	St. Gabriel	1	100	20 00
Lauriault, P. J. O., M.D.	St. Antoine	1	100	10 00
Laurier, R. C., M.D.	Montreal	1	100	20 00
Lavallée, Alp.	Joliette	1	100	10 00
Lavallée, N., M.D.	St. Norbert	5	500	50 00
Lavallée, H., M.D.	Montreal	1	100	10 00
Lavallée, L. P.	Joliette	1	100	10 00
Lavoie, E., M.D.	Sillery	10	1,000	100 00
Lebel, Luc., M.D.	Rivière du Loup	1	100	10 00
Lebel, M. H., M.D.	Montreal	50	5,000	.....
Leblanc, J. A., M.D.	"	2	200	40 00
Leblond, J., M.D.	Ste. Malachie	1	100	20 00
Lebocuf, A., M.D.	St. Jean des Chaillons	2	200	20 00
Lecavalier, A. E., M.D.	St. Eustache	1	100	20 00
Leclerc, A., M.D.	Quebec	1	100	10 00
LeComte, G. L., M.D.	Ste. Hyacinthe	1	100	20 00
Leduc, A.	Valleyfield	1	100	10 00
Leduc, G.	"	1	100	20 00
Leduc, J. H., M.D.	Three Rivers	1	100	20 00
Leduc, J. P., M.D.	Marieville	1	100	20 00
Leduc, J. R., M.D.	Montreal	1	100	20 00
Lefebvre, E.	"	3	300	20 00
Lefebvre, G., M.D.	Ste. Lucie de Doncaster	1	100	20 00
Lefebvre, J. A.	Chicoutimi	10	1,000	100 00
Lefebvre, J. W., M.D.	La Baie	1	100	20 00
Lefebvre, L.	Montreal	2	200	20 00
Lefebvre, M. ,M.D.	Maisonneuve	1	100	20 00
Lefebvre, Mrs. I. D.	Joliette	50	5,000	500 00
Legault, H., M.D.	St. André d'Argenteuil	1	100	20 00
Legendre, L. P., M.D.	Ste. Croix	1	100	20 00
Legris, C., M.D.	Ste. Monique	1	100	20 00
Lelaidier, J. E., M.D.	St. Grégoire	5	500	50 00
Lemieux, J. A. E., M.D.	Quebec	1	100	10 00
Lemieux, J. P. C., M.D.	Weedon Station	1	100	20 00
Lemire, H., M.D.	Montreal	1	100	20 00
Lepage, L. F., M.D.	Rimouski	1	100	20 00
Leriche, L. E., M.D.	Montreal	1	100	20 00
Leroux, G., M.D.	St. Marc	1	100	20 00
Lesage, J. O., M.D.	St. Tite	1	100	20 00
Lessard, A., M.D.	Quebec	1	100	10 00
Letarte, T. J., M.D.	St. Alban	2	200	40 00

SESSIONAL PAPER No. 8

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Letendre, G., M.D.	Danville	1	100	20 00
Letellier, A., M.D.	Montreal	1	100	20 00
Letendre, J. C. B., M.D.	St. Germain	1	100	20 00
Levesque, Elz.	Chicoutimi	2	200	40 00
Levesque, J. A.	Roberval	15	1,500	150 00
Lippé, J., M.D.	St. Ambroise	2	200	40 00
Livingstone, D. W.	Toronto, Ont.	10	1,000	.....
Lonergan, G., M.D.	Tetraultville	1	100	10 00
Lord, J. A. P., M.D.	Deschambault	5	500	50 00
Lord, W., M.D.	Granby	1	100	20 00
Lussier, J. A., M.D.	Montreal	2	200	40 00
Lussier, L., M.D.	La Patrie	1	100	20 00
Lussier, P., M.D.	Maisonneuve	1	100	10 00
McCorkill, R. C., M.D.	Farnham	1	100	20 00
McNulty, G. H.	Montreal	5	500	100 00
McNulty, J. W.	"	10	1,000	100 00
MacRae, R. H., M.D.	Bury	1	100	20 00
MacDonald, A., M.D.	"	1	100	20 00
MacDonald, M.S., M.D.	Marbleton	1	100	20 00
Malchelosse, J. M., M.D.	Montreal	1	100	10 00
Magnan, J. A., M.D.	Ste. Elizabeth	1	100	10 00
Malo, U.	Montreal	5	500	50 00
Malo, Z., M.D.	"	75	7,500	750 00
Maltais, D.	Chicoutimi	2	200	20 00
Maltais, J. E.	"	5	500	70 00
Marchand, J.	Montreal	10	1,000	100 00
Marcotte, A., M.D.	St. Basile	5	500	100 00
Marcotte, J. A., M.D.	St. Michel	1	100	10 00
Marcoux, A., M.D.	Beauport	10	1,000	100 00
Marion, Art.	St. Thomas	1	100	20 00
Marion, J. J., M.D.	Joliette	1	100	20 00
Marleau, L. P., M.D.	St. Jérôme	1	100	20 00
Martel, A. H., M.D.	East Angus	1	100	10 00
Martineau, G. H., M.D.	Montreal	1	100	20 00
Massé, J. L. A., M.D.	St. Thomas	1	100	20 00
Massé, J. P., M.D.	St. Malo	1	100	20 00
Massicotte, F. X., M.D.	St. Prosper	1	100	20 00
Massicotte, J. E.	Chicoutimi	5	500	100 00
Massicotte, J. P. H., M.D.	Victoriaville	1	100	20 00
Masson, J. R., M.D.	Montmagny	2	200	20 00
Maurault, Benj., M.D.	St. François du Lac	10	1,000	100 00
Mayrand, J. A. T., M.D.	Bagotville	10	1,000	100 00
Melançon, J. A., M.D.	St. Liguori	2	200	40 00
Melançon, J. L. A., M.D.	St. Guillaume	2	200	40 00
Mellas...J. B.	Valleyfield	1	100	10 00
Méthot, W.	Montreal	10	1,000	150 00
Michaud, Alex.	Maisonneuve	100	10,000	.....
Michaud, J. A.	Chicoutimi	5	500	50 00
Michaud, J. E., M.D.	D'Israeli	1	100	10 00
Michaud, J. E., M.D.	St. Hughes	1	100	20 00
Michaud, L. N.	Hebertville Station	10	1,000	100 00
Michaud, T. W., M.D.	St. Pacôme	1	100	20 00
Migneault, G. E., M.D.	Montreal	1	100	20 00
Migneault, P.Z., M.D.	St. Augustin	1	100	20 00
Milette, P., M.D.	St. Etienne des Grés	1	100	20 00
Millette, E., M.D.	St. Liboire	1	100	17 50
Millier, A. J., M.D.	Rosemont, Montreal	1	100	20 00
Mireault, A.	Joliette	1	100	20 00
Mireault, J. A.	St. Gabriel de Brandon	1	100	20 00
Monette, F. X., M.D.	Montreal	5	500	100 00
Mooney, M. J., M.D.	Scotstown	1	100	20 00
Moreau, J. E., M.D.	St. Eustache	1	100	20 00
Moreault, L. J., M.D.	Rimouski	1	100	20 00
Morin, Chas.	Chicoutimi	75	7,500	750 00
Morin, G. D.	St. Pie	1	100	20 00

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Morin, J., M.D.	St. Gédéon	2	200	40 00
Morin, Victor	Montreal	150	15,000	12,600 00
Morrisset, A., M.D.	Ste. Hénédine	1	100	20 00
DeMoulpield, W., M.D.	Hemmingford	1	100	20 00
Nadeau, L., M.D.	La Tuque	1	100	20 00
Noel, Omer, M.D.	Montreal	1	100	20 00
Noiseux, F. O. L., M.D.	St. Césaire	1	100	20 00
Oliver, A. J., M.D.	Cowansville	1	100	20 00
Ouimet, M. J., M.D.	Oka	2	200	40 00
Ouimet, M., M.D.	Montreal	10	1,000	100 00
Ouimet, J., M.D.	Terrebonne	1	100	20 00
Page, H. L. H., M.D.	Ste. Hyacinthe	1	100	20 00
Page, P. E., M.D.	St. Hermas	1	100	20 00
Page, J., M.D.	St. Benoit	1	100	20 00
Pageau, J. I., M.D.	Ste. Anne de la Pocatière	1	100	20 00
Paiement, P. A., M.D.	Maisonneuve	1	100	20 00
Panneton, E. F., M.D.	Three Rivers	1	100	20 00
Paquet, J. A., M.D.	Ste. Elizabeth	1	100	10 00
Paquet, J. A., M.D.	Lacolle	1	100	10 00
Paquin, J. E., M.D.	St. Didace	1	100	20 00
Paradis, C. D., M.D.	Black Lake	1	100	20 00
Paradis, F.	Hebertville Station	2	200	20 00
Paradis, F.	"	8	800	80 00
Paradis, J. A., M.D.	St. Henri	1	100	20 00
Patenaude, J. A., M.D.	Maisonneuve	1	100	20 00
Patton, A. O., M.D.	Caughnawaga, Que.	1	100	20 00
Peabody, H. S., M.D.	Howick	1	100	20 00
Pelland, P., M.D.	St. Cuthbert	1	100	20 00
Pelletier, A., M.D.	St. Ambroise de Kildare	5	500	100 00
Pelletier, J., M.D.	Maisonneuve	1	100	20 00
Pepin, A. A., M.D.	St. Aimé	1	100	20 00
Pepin, R., M.D.	St. Celestin	3	300	60 00
Perron, O. E., M.D.	St. Charles	1	100	20 00
Perusse, J. N., M.D.	Amqui, Rimouski	1	100	20 00
Pesant, J. A., M.D.	Village de St. Michel	1	100	10 00
Petit, H.	Chicoutimi	2	200	20 00
Pichette, J. O., M.D.	Montreal	1	100	20 00
Pigeon, A., M.D.	"	2	200	40 00
Plamondon, R., M.D.	Quebec	1	100	10 00
Plante, C. H., M.D.	D'Israeli	1	100	20 00
Plourde, F., M.D.	St. Jerôme	1	100	20 00
Poirier, J., M.D.	Ste. Adèle	1	100	20 00
Poliquin, J. P., M.D.	Portneuf	5	500	100 00
Poliquin, L. A., M.D.	St. Félicien	5	500	100 00
Poulin, A. F., M.D.	Victoriaville	1	100	20 00
Poulin, Ernest, M.D.	Montreal	1	100	20 00
Poulin, G., M.D.	St. Casimir	1	100	10 00
Pouliot, J. Z., M.D.	Jonquières	2	200	40 00
Prevost, C. F. X., M.D.	La Patrie	1	100	20 00
Prevost, J.	St. Jérôme	2	200	20 00
Prevost, J. N.	St. Gabriel de Brandon	1	100	20 00
Prince, J. B., M.D.	Montreal	1	100	20 00
Proulx, J. E., M.D.	St. Theodore d'Acton	1	100	10 00
Pruneau, A.	Montreal	5	500	50 00
Racicot, W. A. J.	"	2	200	40 00
Racicot, J. E., M.D.	"	1	100	20 00
Racicot, N. W., M.D.	"	1	100	10 00
Renaud, H., M.D.	"	1	100	10 00
Richard, J. P., M.D.	Montmagny	1	100	10 00
Richer, O. H., M.D.	Montreal	50	5,000	500 00
Richer, P., M.D.	"	5	500	50 00
Riopelle, J. M. A., M.D.	"	1	100	10 00
Rivard, A. M., M.D.	Joliette	1	100	20 00
Riverin, A. A., M.D.	Chicoutimi	2	200	40 00
Rivest, J. A.	St. Théodore de Montcalm	2	200	20 00

SESSIONAL PAPER No. 8

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Robert, C. A., M.D.	Upton, Bagot	1	100	20 00
Robert, H., M.D.	Montreal	1	100	20 00
Robert, J.	"	5	500	50 00
Robichon, A., M.D.	"	1	100	20 00
Robillard, P. A., M.D.	"	1	100	10 00
Robitaille, P. E., M.D.	Ste. Justine	1	100	20 00
Roch, S., M.D.	St. Gabriel de Brandon	1	100	10 00
Rocheleau, J. H.	St. Pie	10	1,000	200 00
Rocheleau, J. P.	Abbotsford	7	700	140 00
Rochette, L. D., M.D.	Terrebonne	1	100	20 00
Rochon, O. J., M.D.	Ottawa, Ont	1	100	10 00
Rodier, J. A., M.D.	Charlemagne	2	200	40 00
Ross, A. E., M.D.	Kingston, Ont	5	500	100 00
Rouleau, H. P., M.D.	Victoriaville	1	100	20 00
Rouleau, J.O.	Chicoutimi	5	500	100 00
Roux, Ls., M.D.	Montreal	1	100	20 00
Roy, A., M.D.	St. Evariste	1	100	20 00
Roy, Alf., M.D.	Levis	1	100	20 00
Roy, A. A.	St. Pie	1	100	20 00
Roy, A. R., M.D.	St. Victor	1	100	20 00
Roy, D., M.D.	St. Ephrem	2	200	40 00
Roy, H., M.D.	Montreal	1	100	20 00
Roy, V. A.	"	50	5,000	500 00
Sabourin, N. A., M.D.	St. Johns	1	100	20 00
Sarrazin, J. A., M.D.	St. Gabriel de Brandon	1	100	20 00
Savard, E., M.D.	Chicoutimi	5	500	50 00
Savard, J. E.	"	10	1,000	100 00
Sawyer, Edm.	Montreal	100	10,000	2,000 00
Schiller, J., M.D.	Quebec	5	500	50 00
Shanks, J. C., M.D.	Howick	1	100	20 00
Simard, H., M.D.	St. Jean Port Joli	2	200	20 00
Sinclair, J. H., M.D.	Montreal	1	100	20 00
Sirois, J. A., M.D.	Bic, Rimouski	1	100	20 00
Sirois, N. A., M.D.	Ste. Anne de la Pocatière	2	200	40 00
Slack, M.R., M.D.	Farnham	1	100	10 00
Smith, C. N., M.D.	Scotstown	1	100	20 00
Spencer, H., M.D.	Sherbrooke	1	100	10 00
Sutherland, W., M.D.	Valleyfield	3	300	60 00
Sylvestre, J. M.P., M.D.	Maskinongé	1	100	20 00
St. Germain, J. E., M.D.	St. Bonaventure d'Upton	1	100	20 00
St. Jacques, F., M.D.	Ste. Anne des Plaines	1	100	20 00
St. Pierre, E.	St. Pie	5	500	100 00
St. Pierre, J. O., M.D.	St. Gervais	1	100	10 00
Tanguay, G. P., M.D.	"	1	100	17 50
Tanner, C. A. H., M.D.	Windsor Mills	1	100	20 00
Tessier, A.	Joliette	1	100	10 00
Tetrault, J. W., M.D.	St. Denis	5	500	100 00
Tetrault, L. J., M.D.	St. Pie	5	500	100 00
Thauvette, J., M.D.	Montreal	11	1,100	180 00
Thibaudeau, A., M.D.	St. Eustache	1	100	20 00
Thibault, J. P., M.D.	Montreal	1	100	20 00
Tousignant, H., M.D.	LaTuque	1	100	20 00
Tremblay, E., M.D.	Chicoutimi	2	200	40 00
Tremblay, J. E.	Jonquières	20	2,000	200 00
Tremblay, J. H., M.D.	Limoilou	5	500	50 00
Tremblay, J. H.	Chicoutimi, West	5	500	50 00
Tremblay, V. N.	Chicoutimi	1	100	20 00
Triganne, J. Z., M.D.	Plessisville	1	100	20 00
Trudeau, Mrs. L.	Joliette	3	300	60 00
Trudel, H., M.D.	St. Grégoire	1	100	20 00
Turcotte, J. E.	Ste. Hyacinthe	1	100	20 00
Turgeon, Edgar	St. Jean de Matha	1	100	20 00
Turgeon, O.	Bathurst, N.B.	2	200	
Twohey, F. W.	Port Colborne, Ont	3	300	60 00
Vaillancourt, A., M.D.	Waterloo	1	100	20 00

THE SECURITY LIFE INSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Valois, J. M. A., M.D.	Montreal	5	500	50 00
Vanasse, J. E., M.D.	St. Maurice	1	100	20 00
DeVarennes, J., M.D.	Quebec	5	500	50 00
Veilleux, E., M.D.	St. Zéphirin	1	100	20 00
Venne, S., M.D.	Montreal	1	100	20 00
Verdon, C. P., M.D.	Granby	1	100	20 00
Verge, W. A., M.D.	Quebec	2	200	40 00
Verner, L., M.D.	Montreal	1	100	20 00
Veronneau, M., M.D.	Coaticook	1	100	20 00
Verrault, J.	Jonquières	1	100	10 00
Verscheldon, L., M.D.	Montreal	1	100	20 00
Vézina, C. Z. E., M.D.	Ste. Hénédine	1	100	20 00
Vézina, J. D., M.D.	Montreal	1	100	20 00
Vézina, L. V., M.D.	St. François	1	100	20 00
Vézina, V. A. M.D.	St. Alexandre	1	100	20 00
Villeneuve, E. A., M.D.	St. Romuald	1	100	20 00
Villeneuve, T. L.	Chicoutimi	5	500	100 00
Voisard, E., M.D.	St. Marc des Carrières	1	100	20 00
Walsh, W.	Valleyfield	1	100	20 00
Warren, J. D., M.D.	Montreal	75	7,500	1,500 00
Warren, J. L., M.D.	"	25	2,500	500 00
Warren, N.	Chicoutimi	10	1,000	100 00
Warren, V.	"	5	500	50 00
Warren, W.	"	5	500	75 00
Warren & Morin	"	210	21,000	2,100 00
West, John, M.D.	Magog	2	200	40 00
Wilder, J. E.	Montreal	60	6,000	6,000 00
Wilson, C. G., M.D.	St. Placide	1	100	20 00
Wilson, D. R.	Joliette	2	200	40 00
Wilson, H. A.	Valleyfield	1	100	20 00
Winfrey, W., M.D.	Montreal	1	100	20 00
Yorston, F. P., M.D.	Sawyerville	1	100	20 00
	Totals	3,752	$ 375,200	$ 70,441 00

SESSIONAL PAPER No. 8

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1913).

Shareholders' Directors: R. R. Scott, D. R. Dingwall, Lendrum McMeans, Jno. McClelland, Wm. Grayson, H. J. Meiklejohn, Wm. Russell, R. G. McDonald.

Policyholders' Directors: W. Sanford Evans, Geo. N. Jackson, Alex. Melville, Eliphalete E. Sharpe.

LIST OF SHAREHOLDERS—(As at December 31st, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Abbott, C. M	Winnipeg, Man	1,000	250 00
Addy, Geo. A. B., M.D	St. John, N.B	2,000	500 00
Allan, Alexander	Calgary, Alta	2,500	625 00
Anderson, John J	Edmonton, Alta	1,000	250 00
Applebe, Mrs. Mary E	Parry Sound, Ont	600	150 00
Armstrong, E. W. H	Winnipeg, Man	500	125 00
Armstrong, Hugh	Portage la Prairie, Man	6,500	1,625 00
Armstrong, T. B	Indian Head, Sask	1,500	375 00
Ashdown, James H	Winnipeg, Man	3,000	750 00
Atmore, T. Sheldon	St. George, Ont	500	125 00
Backer, Alfred	Brussels, Ont	1,000	250 00
Bain, Thomas W	Revelstoke, B.C	500	125 00
Baird, Oliver	Parkhill, Ont	1,000	250 00
Baker, Mrs. Amelia E	Picton, Ont	1,000	250 00
Baker, Miss Marguerite E	Picton, Ont	1,000	250 00
Baker, Thomas	London, Ont	5,500	1,375 00
Baker, Thomas B	Michel, B.C	2,500	625 00
Bale, Thomas	Hamilton, Ont	500	125 00
Barnes, James	Buctouche, N.B	5,000	1,250 00
Barnhill, W. J. (estate)	Norval, Ont	500	125 00
Barrett, John K	Winnipeg, Man	5,000	1,250 00
Barrow, Robert S. (estate)	Winnipeg, Man	4,500	1,125 00
Barss, Andrew de W., M.D	Wolfville, N.S	500	125 00
Barss, Rev. J. Howard	Wolfville, N.S	3,200	800 00
Bartlett, Cameron (trustee)	Winnipeg, Man	8,000	2,000 00
Bartram, Chas. M	Ottawa, Ont	400	400 00
Basken, J. T., M.D	Ottawa, Ont	1,000	250 00
Beattie, J. A	Hespeler, Ont	2,500	625 00
Bell, Thomas	St. John, N.B	2,500	650 00
Benjamin, S. Percey	Wolfville, N.S	4,500	1,125 00
Bennett, Rev. T. J	Calgary, Alta	600	150 00
Bernhardt, Irwin A	Preston, Ont	1,000	250 00
Bernhardt, Peter	Preston, Ont	500	125 00
Betournay, L. N	Winnipeg, Man	2,000	500 00
Biehn, Charles E	Chesley, Ont	3,000	750 00
Bleeker, W. A	Trenton, Ont	500	125 00
Blowey, J. T	Edmonton, Alta	3,000	750 00
Borden, Mrs. Sophia E	Los Angeles, Cal	300	75 00
Boulter, George E	Picton, Ont	1,000	250 00
Bourn, Arnold W	Morden, Man	1,000	250 00
Bray, Richard	Victoria, B.C	1,000	250 00
Breithaupt, J. C	Berlin, Ont	2,500	625 00
Breithaupt, L. J	Berlin, Ont	1,000	250 00
Bremner, A. R	Beachville, Ont	2,500	625 00
Bridges, Mrs. Mabel G	Montreal	2,500	625 00
Broad, Dr. Robert S	Barrie, Ont	100	20 00
Broadfoot, Charles H	Moose Jaw, Sask	2,500	625 00
Browne, George	South Nyack, New York, U.S.	500	125 00
Buchner, Urban A	London, Ont	2,500	625 00
Bucknell, D. A	Ingersoll, Ont	2,000	500 00
Burley, C. S. B	Portage la Prairie, Man	1,000	250 00
Burns, D	Vancouver, B.C	5,000	1,250 00
Burwash, J. A	Jarvis, Ont	1,600	400 00
Butterworth, John G. B	Ottawa, Ont	1,000	250 00
Buttimer, Alfred J	Vancouver, B.C	2,500	625 00
Cairns, T. A	Victoria, B.C	1,000	250 00
Calder, N. F	Winnipeg, Man	1,000	250 00
Cameron, Elizabeth (A. L. Cameron trustee)	Calgary, Alta	500	125 00

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Cameron, Gordon. A. (A. L. Cameron, trustee)	Calgary, Alta	500	125 00
Cameron, Jeannette (A. L. Cameron, trustee)	Calgary, Alta	500	125 00
Cameron, W. G	Kenora, Ont	1,000	250 00
Campbell, Colin H	Winnipeg, Man	6,000	1,500 00
Campbell, J. F	Winnipeg, Man	5,000	1,250 00
Campbell, J. Glen, M.D	Vancouver, B.C	1,000	250 00
Carey, Eugene D	Winnipeg, Man	1,500	375 00
Cash, Edward L	Yorkton, Sask	2,000	500 00
Ceperley, H. T	Vancouver, B.C	2,500	625 00
Chapman, W. J., M.D	Kenora, Ont	1,000	250 00
Chapple, T. W	Kenora, Ont	2,500	625 00
Chase, William H	Wolfville, N.S	1,000	250 00
Cheong, Lee	Victoria, B.C	2,000	500 00
Cherry, S. J	Preston, Ont	2,600	650 00
Chipperfield, George J., M.D	Gilgandra, N.S.W	5,000	1,250 00
Christie, J. F	Amherst, N.S	1,000	250 00
Christie, M. F	Winnipeg, Man	1,000	250 00
Clare, Frederick	Preston, Ont	200	50 00
Clare, James A. (in trust)	Neepawa, Man	2,500	625 00
Clark, H. A	Brockville, Ont	1,000	250 00
Clark, Robert	Vancouver, B.C	5,000	1,250 00
Clark, William	Winnipeg, Man	2,500	625 00
Clark, W. G	Fredericton, N.B	1,000	250 00
Clinton, George, M.D	Belleville, Ont	500	125 00
Coburn, John W	Nanaimo, B.C	2,500	625 00
Cochran, L. B	Medicine Hat, Alta	2,500	625 00
Colbert, John	Victoria, B.C	1,000	250 00
Conn, James	Indian Head, Sask	2,500	625 00
Courtney, Mrs. Mary J	Victoria, B.C	2,000	500 00
Cowan, S. B., M.D	Portage la Prairie, Man	500	125 00
Cox, Ashley B	Avonport, N.S	200	50 00
Cox, Frederick J. C	Winnipeg, Man	2,500	625 00
Craven, Thomas W. (trustee)	Winnipeg, Man	1,000	250 00
Creelman, R. I	Georgetown, Ont	1,000	250 00
Cress, Charles H	Tofield, Alta	1,000	250 00
Crosby, Mrs. Amy Catharine	Richmond Hill, Ont	2,000	500 00
Cross, William C	St. John, N.B	5,000	1,250 00
Cruikshank, Rev. W. R	Montreal West, Que	1,000	250 00
Cryer, G. E. (estate)	Stirling, Ont	800	200 00
Cumberland, Rev. James	Stella, Ont	1,000	250 00
Cumberland, Mrs. Nancy	Stella, Ont	1,000	250 00
Cumming, Mrs. Ellen H	St. James, Man	500	125 00
Cumming, Stephen S	New York, N.Y	2,500	625 00
Curran, J. P	Brandon, Man	1,000	250 00
Dalton, F. E	Toronto, Ont	1,000	250 00
Dalton, W. C. (estate)	Port Arthur, Ont	1,000	250 00
Dana, Albert J	Vancouver, B.C	2,000	500 00
Davidson, James H. (estate)	Neepawa, Man	2,500	625 00
Deans, Mrs. Elizabeth	Galt, Ont	1,000	250 00
Dent, Mrs. Isabella	Revelstoke, B.C	1,500	375 00
Dick, Hazen J	St. John, N.B	1,000	250 00
Dickie, Alfred	Lower Stewiacke, N.S	1,000	250 00
Dineen, William	Toronto, Ont	7,000	1,750 00
Dingwall, D. R	Winnipeg, Man	7,500	1,875 00
Dixon, James	Hamilton, Ont	3,000	625 00
Dobie, W. C	Port Arthur, Ont	500	125 00
Doran, S. C	Brandon, Man	1,000	250 00
Douglass, J. Robson	Amherst, N.S	2,300	575 00
Douglass, Johnson	Winnipeg, Man	6,200	1,550 00
Downie, William	St. John, N.B	5,000	1,250 00
Downing, John	Beachville, Ont	1,500	375 00
Drummond, H. M	Winnipeg, Man	500	125 00
Dyke, Joshua	Fort William, Ont	2,500	625 00
Dyment, A. E	Toronto, Ont	5,700	1,425 00
Earle, Henry C	Belleville, Ont	1,000	250 00

SESSIONAL PAPER No. 8

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Earngey, J. P.	Kenora, Ont.	500	125 00
Eaton, Foster F., M.D.	Truro, N.S.	1,500	375 00
Edgecombe, Fred. B.	Fredericton, N.B.	2,500	625 00
Elliott, John	Bowmanville, Ont.	500	125 00
Ellis, Joseph J. (estate)	Hensall, Ont.	500	125 00
Emmerson, J. T.	Port Arthur, Ont.	2,500	625 00
Enderton, C. H.	Winnipeg, Man.	500	125 00
Erb, W. P.	Missoula, Montana.	600	150 00
Estabrooks, Theodore H.	St. John, N.B.	1,000	250 00
Evans, E.	Brandon, Man.	2,500	625 00
Fee, T. A.	Vancouver, B.C.	1,000	250 00
Finkle, Alexander	Woodstock, Ont.	2,500	625 00
Fisher, James	Winnipeg, Man.	3,000	750 00
Flannagan, James	Moncton, N.B.	200	50 00
Forster, Fred. G.	Medicine Hat, Alta.	100	25 00
Foster, Walter E.	St. John, N.B.	2,500	625 00
Frances, J. H.	Indian Head, Sask.	2,500	625 00
Fraser, Donald, jr.	Fredericton, N.B.	2,000	500 00
Freeland, George J.	Carberry, Man.	3,000	750 00
Gardner, H. P.	Indian Head, Sask.	2,500	625 00
Gautier, Frederick E.	Winnipeg, Man.	500	125 00
German, William M.	Welland, Ont.	2,500	500 00
Gibson, James B.	Yorkton, Sask.	5,000	1,250 00
Gill, John M.	Brockville, Ont.	1,000	250 00
Glenn, Joseph	Indian Head, Sask.	2,500	625 00
Glover, Thomas (in trust)	Pictou, N.S.	1,000	250 00
Gould, E. L.	Grand Pre, N.S.	500	125 00
Goulding, George R.	Newtonbrook, Ont.	1,000	250 00
Gourlay, S. P.	St. Catharines, Ont.	2,500	625 00
Graham, Hugh H., M.D.	Fenelon Falls, Ont.	300	75 00
Gray, John S., M.D.	Winnipeg, Man.	5,000	1,235 00
Grayson, William	Moosejaw, Sask.	5,000	1,250 00
Greenshaw, E. E.	Victoria, B.C.	5,000	1,250 00
Griesbach, A. H.	Duncans, B.C.	2,500	625 00
Grimmer, George D.	St. Andrews, N.B.	2,500	625 00
Gunyo, John.	Brighton, Ont.	500	125 00
Hall, John.	Hamilton, Ont.	500	125 00
Hall, John S.	Calgary, Alta.	2,500	625 00
Hall, W. A., M.D.	Walkerton, Ont.	500	125 00
Halliwell, J. Earl (estate)	Stirling, Ont.	1,000	250 00
Hansen, Mrs. Matilda	Winnipeg, Man.	2,500	625 00
Hargrave, F. W.	Winnipeg, Man.	500	125 00
Harlton, T. G.	Renwick, Ont.	500	125 00
Harrison, William	Nipigon, Ont.	1,000	250 00
Hartley, F. Clarke (Rev.)	Houlton, Maine, U.S.A.	300	75 00
Hartley, George H.	Hochelaga, Que.	200	50 00
Hawkins, Mrs. Amy K.	South Ohio, Yarmouth, N.S.	600	150 00
Hawley, Mrs. Helen M.	Yonkers, N. Y.	1,000	250 00
Heap, Blanche.	Kenora, Ont.	1,000	250 00
Hearn, A. R. B.	Brandon, Man.	500	125 00
Henderson, J. N.	Vancouver, B.C.	2,500	625 00
Henderson, Thos. M.	Vancouver, B.C.	2,500	625 00
Henderson, W.	Vancouver, B.C.	5,000	1,250 00
Henderson, William C. (Rev.)	Guelph, Ont.	1,000	250 00
Hibner, Daniel.	Berlin, Ont.	2,500	625 00
Hinton, John A.	Victoria, B.C.	1,000	250 00
Holden, Samuel W. (Rev.)	Omagh, Ont.	500	125 00
Hornibrook, John T.	Toronto, Ont.	2,500	625 00
Hose, Mrs. Adelaide E.	Kenora, Ont.	2,500	625 00
Hotson, Alexander, M.D.	Parkhill, Ont.	500	125 00
Howson, R.	Revelstoke, B.C.	5,000	1,250 00
Hoyt, Rev. J. W.	Jackson, Mich.	500	125 00
Hubly, Alex. M. and Elizabeth U. (jointly)	Belleville, Ont.	1,200	300 00
Hughson, Rev. L. S.	Stratford, Ont.	500	125 00
Humble, John, W.	Kenora, Ont.	1,500	375 00

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name	Residence	Amount subscribed	Amount paid in cash.
		$	$ cts.
Humble, Mrs. Martha M.	Kenora, Ont.	1,000	250 00
Hunter, H. A.	Medicine Hat, Alta.	1,000	250 00
Hunter, James H.	Mt. Dennison, N.S.	500	125 00
Hurt, Mrs. Christine L.	Vernon, B.C.	5,000	1,250 00
Inkster, Colin	Winnipeg, Man.	2,500	625 00
Ireland, Walter W.	Carberry, Man.	2,500	625 00
Jackson, C. H.	Fort William, Ont.	500	125 00
Jackson, W. Fred., M.D.	Brockville, Ont.	500	125 00
Jameson, Clarence	Digby, N.S.	2,000	500 00
Jeffrey, Frederick	Vancouver, B.C.	500	125 00
Jennison, H. V.	New Glasgow, N.S.	1,000	250 00
Jessop, Mrs. Margaret R.	Stockton-on-Tees, England	1,000	250 00
Johnston, Fred. W. (estate)	Sault Ste. Marie, Ont.	500	125 00
Jones, O. M.	Victoria, B.C.	1,000	250 00
Jones, R. I.	Winnipeg, Man.	500	125 00
Jones, Thomas J.	Victoria, B.C.	2,500	625 00
Kaulbach, Rev. James A.	Truro, N.S.	2,000	500 00
Kelly, Fred. W.	Montreal, Que.	2,500	625 00
Kelly, Thomas	Winnipeg, Man.	1,000	250 00
Kennedy, Alexander	Morden, Man.	1,500	375 00
Kerr, Robert	Brandon, Man.	2,500	625 00
Ketcheson, T. E.	Belleville, Ont.	1,000	250 00
Kilburn, John (in trust)	Fredericton, N.B.	2,500	625 00
Kilvert, F. E. (Agent)	Toronto, Ont.	4,000	1,000 00
Kinney, S. J.	Penticton, B.C.	1,000	250 00
Klotz, Jacob E.	Berlin, Ont.	2,500	625 00
Knapp, George D.	Revelstoke, B.C.	1,000	250 00
Kow, Lee Mong	Victoria, B.C.	1,000	250 00
Laidlaw, John A.	Vancouver, B.C.	1,000	250 00
Law, Bowman B.	Yarmouth, N.S.	2,500	625 00
Lawrence, W. M.	Revelstoke, B.C.	1,000	250 00
Lawson, H. P.	Georgetown, Ont.	2,500	625 00
Lemont, James M.	Fredericton, N.B.	1,500	375 00
Lendrum, Thomas J.	Rathkeale, Co. Limerick, Ire.	2,500	625 00
Levy, H. E.	Victoria, B.C.	1,000	250 00
Levy, W. J.	Mitchell, Ont.	2,500	625 00
Lock, Robert H.	Yorkton, Sask.	1,000	250 00
Lockett, Fred. G.	Kingston, Ont.	2,000	500 00
Loggie, Thomas G.	Fredericton, N.B.	2,500	625 00
Loggie, Thomas G. (in trust)	Fredericton, N.B.	2,500	625 00
Low, David, M.D.	Regina, Sask.	3,500	875 00
Luckham, J. L., (estate)	Glencoe, Ont.	500	125 00
Lynch, John P.	St. John, N.B.	1,000	250 00
McAllister, W. B.	Ottawa, Ont.	3,200	800 00
McArthur, D. A.	Winnipeg, Man.	500	125 00
McClelland, John	Toronto, Ont.	3,500	875 00
McCullough, Mrs. Kathrine	Goodwood, P.O., Ont.	1,600	400 00
McCully, Herbert R.	Amherst, N.S.	1,000	250 00
McDermand, Syd. S.	Lakeview, Ont.	1,000	250 00
McDiarmid, Mrs. Ida K. (estate)	Brandon, Man.	2,000	500 00
McDonald, J. T.	Oak Bay Junc., Victoria, B.C.	2,000	500 00
McDonald, Mrs. Phœbe A.	Port Arthur, Ont.	500	125 00
McDonnell, Alexander J.	Revelstoke, B.C.	1,000	250 00
McDougall, Alexander	Pictou, N.S.	1,000	250 00
McDowell, Marcus S.	North Vancouver, B.C.	1,000	250 00
McEwen, George M.	Hensall, Ont.	1,000	250 00
McFarlane, Jane	St. Mary's Ferry, N.B.	2,500	625 00
McFaul, Alexander M., M.D.	Collingwood, Ont.	200	40 00
McGibbon, Donald C. (Donald McGibbon, Trustee)	Edmonton, Alta.	1,000	250 00
McGill, Robert S.	Simcoe, Ont.	1,000	250 00
McGillivray, Chas. F., M.D.	Whitby, Ont.	300	75 00
McGregor, R.	Fort William, Ont.	2,500	625 00
McKinnon, A. A.	Springhill, N.S.	400	100 00
McLaren, Archibald	Winnipeg, Man.	2,500	625 00

SESSIONAL PAPER No. 8

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
McLeod, D. D.	Regina, Sask.	2,500	625 00
McLellan, Robert W.	Fredericton, N.B.	2,000	500 00
McMeans, Lendrum	Winnipeg, Man.	8,000	2,000 00
McMillan, Malcolm	Springhill, N.S.	300	75 00
McMullen, Thomas G.	Truro, N.S.	5,000	1,250 00
McNee, Archibald	Windsor, Ont.	1,000	250 00
McPhillips, L. G.	Vancouver, B.C.	1,200	300 00
McPhillips, R. C.	Winnipeg, Man.	1,000	250 00
McQuarrie, Donald H. (Rev.)	Avonport, King's, Co., N.S.	500	125 00
McQueen, James	Vancouver, B.C.	1,000	250 00
McRae, Allan	Winnipeg, Man.	1,000	250 00
McRae, D. A.	Winnipeg, Man.	2,500	625 00
McSweeney, Peter	Moncton, N.B.	500	100 00
MacArthur, Rev. Samuel J.	Newcastle, N.B.	2,000	500 00
Macdonald, C. C.	Cleveland, Ohio	2,500	625 00
Macdonald, D. A.	Regina, Sask.	2,500	625 00
Macdonald, John S.	Springhill, N.S.	400	100 00
Macdonald, R. G.	Brandon, Man.	12,500	3,125 00
MacGregor, J. Heywood	New Glasgow, N.S.	1,000	250 00
MacKenzie, C. A.	Winnipeg, Man.	2,000	500 00
MacKenzie, J. S.	Winnipeg, Man.	1,000	250 00
MacLean, Wendell J. (Wendell MacLean, trustee)	Calgary, Alta.	500	125 00
MacMillan, Rev. J. W.	Halifax, N.S.	2,500	625 00
Macnab, J. C.	Winnipeg, Man.	1,000	250 00
Main, James	Vancouver, B.C.	2,000	500 00
Manchester, G. H., M.D.	New Westminster, B.C.	1,000	250 00
Manning, Horace	Revelstoke, B.C.	1,000	250 00
Martin, Clifford L.	Amherst, N.S.	200	50 00
Matthews, W. H.	Trenton, Ont.	500	125 00
Maw, Evelyn G. (Jos. Maw, trustee)	Winnipeg, Man.	500	125 00
Maw, Joseph S. (Jos. Maw, trustee)	Winnipeg, Man.	500	125 00
Maw, Kathleen A. (Jos. Maw, trustee)	Winnipeg, Man.	500	125 00
Maw, Mary (Jos. Maw, trustee)	Winnipeg, Man.	500	125 00
Maw, Thos. G. (Jos Maw, trustee)	Winnipeg, Man.	500	125 00
Mcek, James, (estate)	Port Arthur, Ont.	2,500	625 00
Meiklejohn, H. J., M.D.	Winnipeg, Man.	3,000	750 00
Merner, Absalom	Trout Creek, Ont.	2,500	625 00
Meudell, Mrs. Frances P. (estate)	Belleville, Ont.	3,200	800 00
Miller, Chas. J., M.D.	New Glasgow, N.S.	2,500	625 00
Miller, Thomas	Moose Jaw, Sask.	500	125 00
Minchin, Dora M.	Calgary, Alta.	500	125 00
Mitchell, D. M.	Fort William, Ont.	500	125 00
Mitchell, Mrs. Gertrude E.	Victoria, B.C.	1,000	250 00
Montgomery, John D.	Toronto, Ont.	2,500	500 00
Montreal, Bank of	Gretna, Man.	2,500	625 00
Moor, C. A.	Winnipeg, Man.	2,000	500 00
Moor, Mrs. Jemima A.	Winnipeg, Man.	500	125 00
Moor, Mrs. Ann	Deer Park P.O.	2,000	500 00
Morrison, Rev. D. W.	Ormstown, Que.	3,000	750 00
Morris, E. A.	Vancouver, B.C.	5,000	1,250 00
Morris, M.	Winnipeg, Man.	500	125 00
Morrison, M. B.	Belleville, Ont.	500	125 00
Moscrop, Edwin	Vancouver, B.C.	1,000	250 00
Munro, Brenton, C.	Amherst, N.S.	1,000	250 00
Murdoch, Rev. Dr. Andrew (estate)	Simcoe, Ont.	100	25 00
Murphy, Martha	Carberry, Man.	5,000	1,250 00
Murphy, James	Fort Willian Ont.	500	125 00
Nairn, Junius J.	Aylmer, Ont.	1,500	375 00
Nash, T. W.	Kenora, Ont.	100	25 00
Neff, J. A., M.D.	Ingersoll, Ont.	500	125 00
Neilson, J. S.	Stella, Ont.	2,000	500 00
Nesbitt, Samuel	Brighton, Ont.	1,000	250 00
New, Henry	Hamilton, Ont.	5,000	1,250 00

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name	Residence	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Newbery, J. C.	Victoria, B.C.	1,000	250 00
Nicol, James	Chatham, N.B.	1,000	250 00
Noble, Alexander L.	Norval, Ont.	500	125 00
Norrish, John D.	Calgary, Alta.	1,000	250 00
Notman, James	Pictou, N.S.	2,000	500 00
Noxon, Stephen	Ingersoll, Ont.	5,000	1,250 00
Ochs, Anthony, M.D.	Preston, Ont.	500	125 00
O'Donahue, James	Winnipeg, Man.	2,500	625 00
Pace, Fred. W.	Winnipeg, Man.	500	125 00
Page, Rev. John W. B.	Woodbridge, Suffolk, England...	1,000	250 00
Pain, Albert	Hamilton, Ont.	500	100 00
Paisley, Herbert E. S.	Regina, Sask.	200	50 00
Paisley, Mrs. Louise F.	Sackville, N.B.	200	50 00
Parker, Godfrey	Toronto, Ont.	2,000	500 00
Parker, P. Clinton (trustee)	Vancouver, B.C.	500	125 00
Payne, W. L.	Colborne, Ont.	500	125 00
Pearson, Ernest W.	Minnedosa, Man.	5,000	1,250 00
Perks, John V.	Victoria, B.C.	1,000	250 00
Perry, Rev. N. J.	St. Catharines, Ont.	500	125 00
Philp, Thos. S., M.D.	Picton, Ont.	500	125 00
Philps, Andrew	Huntingdon, Que.	1,000	250 00
Pilkey, P. J.	Toronto, Ont.	1,000	250 00
Poole, John S., M.D.	Neepawa, Man.	500	125 00
Porter, E. Gus.	Belleville, Ont.	2,500	625 00
Prescott, Joshua (estate)	Sussex, N.B.	4,500	1,125 00
Puddicombe, R. B. (estate)	New Hamburg P.O.	2,500	625 00
Purdon, Robert	Brandon, Man.	2,500	625 00
Putman, M. (estate)	Winnipeg, Man.	500	125 00
Rae, David C. and Frank A. Hanna	Winnipeg, Man.	5,000	1,250 00
Rand, F. A., M. D. (trustee)	Parrsboro, N.S.	400	100 00
Randall, Ralph	Shoal Lake, Man.	2,500	625 00
Rankin, A. D.	Brandon, Man.	2,500	625 00
Redman, Mrs. Elizabeth	Port Perry, Ont.	3,000	750 00
Redman, William	Port Perry, Ont.	1,500	375 00
Reid, Robert	Vancouver, B.C.	1,000	250 00
Rennie, William	Fergus, Ont.	2,000	500 00
Rioch, G. M.	Kenora, Ont.	2,500	625 00
Roberts, James V.	Victoria, B.C.	2,000	500 00
Roberts, William	Winnipeg, Man.	1,000	250 00
Robertson, A. M.	Goderich, Ont.	500	125 00
Robertson, William	Vancouver, B.C.	2,500	625 00
Robertson, William	Calgary, Alta.	1,500	375 00
Rogers, Jonathan	Vancouver, B.C.	6,000	1,500 00
Rogers, R. A.	Winnipeg, Man.	1,000	250 00
Rogers, T. Sherman	Amherst, N.S.	1,000	250 00
Rollins, J. A., M.D.	Mimico, Ont.	100	25 00
Roschman, Richard	Waterloo, Ont.	2,500	625 00
Ross, D. C.	Brussels, Ont.	1,000	250 00
Ross, Hugh H., M.D.	Seaforth, Ont.	2,500	625 00
Ross, J. H.	Moose Jaw, Sask.	2,500	625 00
Ross, Walter	Kenora, Ont.	5,000	1,250 00
Rounsefell, F. W.	Vancouver, B.C.	2,500	625 00
Runians, Miss Margaret E. (estate)	London, Ont.	1,000	250 00
Russell, John, H. G.	Winnipeg, Man.	2,000	500 00
Russell, Wm.	Winnipeg, Man.	5,000	1,250 00
Sanders, Rev. Charles W.	Brantford, Ont.	100	25 00
Sanford, C. M., M.D.	Brighton, Ont.	500	125 00
Schaefer, John H.	Berlin, Ont.	1,000	250 00
Scott, N.	Kenora, Ont.	1,500	375 00
Scott, H. J.	Victoria, B.C.	1,000	250 00
Scott, R. B.	Winnipeg, Man.	6,000	1,500 00
Scott, Walter	Regina, Sask.	2,500	625 00
Shakespeare, Noah	Victoria, B.C.	1,000	250 00
Sharpe, Frederick J.	Winnipeg, Man.	1,000	250 00
Shaw, F. W., M.D.	Vancouver, B.C.	2,500	625 00

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Shewan, A.	Brandon, Man.	2,000	500 00
Shillinglaw, E. M.	Brandon, Man.	1,000	250 00
Shirriff, D.	Brandon, Man.	1,000	250 00
Shragge, A.	Kenora, Ont.	1,000	250 00
Shreve, Mrs. Mary A.	Digby, N.S.	1,000	250 00
Sills, Jacobina A.	Belleville	400	100 00
Sills, John H.	"	400	100 00
Sills, Louisa McD.	"	400	100 00
Sills, Emma M.	"	400	100 00
Sills, E. G., Jacobina A. and John N.)Executrices & executor est. E. G. Sills.)	Belleville	900	225 00
Simpson, C. H.	Winnipeg, Man.	1,500	375 00
Simpson, Robert M., M.D.	"	3,500	875 00
Sims, Rev. Thomas	Melrose, Mass.	2,500	625 00
Sinclair, D. J., M.D.	Woodstock, Ont.	1,000	250 00
Sinclair, D. V.	Belleville, Ont.	1,000	250 00
Smallman, May E.	Darmouth, N.S.	4,500	1,125 00
Smallman, Lilian J.	New Glasgow, N.S.	4,500	1,125 00
Smith, Charles R.	Amherst, N.S.	5,000	1,250 00
Smith, Mrs. Frances R.	Victoria, B.C.	2,500	625 00
Smith, J. H. & M. A. (jointly)	Willowdale, Ont.	1,000	250 00
Smyth, C. E., M.D.	Medicine Hat, Alta.	200	50 00
Snyder, Frederick	Berlin, Ont.	1,000	250 00
Sowerby, Rev. Albert T.	Winnipeg, Man.	1,000	250 00
Spera, Mrs. Margaret A.	Winnipeg, Man.	500	125 00
Steele, George L., (estate of)	Falls View, Ont.	100	25 00
Steeves, Rufus P.	Sussex, N.B.	2,500	625 00
Stephenson, E. F.	Winnipeg, Man.	2,500	625 00
Stewart, A. D., M.D.	Fort William, Ont.	2,500	625 00
Stewart, James L.	Chatham, N.B.	1,000	250 00
Stoddard, James	Mt. Dennison, Hants Co. N.S.	300	75 00
Sutherland, Rev. Charles H. M.	Arroya Grande, Cal.	1,000	250 00
Sutherland, J. A., M.D.	Vancouver, B.C.	300	75 00
Sutherland, John K.	Vancouver, B.C.	5,000	1,250 00
Sutherland, W. H., M.D.	Revelstoke, B.C.	2,000	500 00
Sweet, George	Hamilton, Ont.	500	125 00
Switzer, J. A. E. (estate)	Richmond Hill, Ont.	2,500	625 00
Thomson, James A.	Vancouver, B.C.	2,500	625 00
Thomson, Melville P.	Vancouver, B.C.	2,500	625 00
Tilley, A. S., M.D.	Bowmanville, Ont.	500	125 00
Ticknor, Thomas	Inglewood, Cal.	2,000	500 00
Tingley, J. B.	Wolfville, N.S.	500	125 00
Tisdale, F. W.	Winnipeg, Man.	1,000	250 00
Traunweiser, Charles	Calgary, Alta.	2,500	625 00
Trumbell, R. E.	Brandon, Man.	2,500	625 00
Turnbull, A. R., M.D.	Moose Jaw, Sask.	500	125 00
Turner, Ezra (Rev.)	Benton, Harbor, Mich.	1,000	250 00
Walker, Geoffrey H.	Winnipeg, Man.	1,000	250 00
Walker, William	Fredericton, N.B.	1,000	250 00
Walker, Wm. J. S.	Calgary, Alta.	2,500	625 00
Wallace, C. A.	"	1,000	250 00
Walsh, Thomas	Kenora, Ont.	1,000	250 00
Ward, Fred. T.	Stirling, Ont.	1,500	375 00
Weddell, Robert	Trenton, Ont.	5,000	1,250 00
Wells, Richard (estate)	Aurora, Ont.	500	125 00
Wemyss, John	Neepawa, Man.	1,500	375 00
Wemyss, Mrs. Maggie H.	"	1,000	250 00
White, Charles T.	Sussex, N.B.	5,000	1,250 00
White, Mrs. Frances A.	"	1,200	300 00
White, James E.	St. John, N.B.	2,000	500 00
White, Simeon, H.	Sussex, N.B.	16,900	4,225 00
Whitehead, E. R.	Winnipeg, Man.	500	125 00
Widdis, John B.	Hagersville, Ont.	500	125 00
Wilcox, W. J.	Virden, Man.	2,500	625 00
Williams, Adolphus	Vancouver, B.C.	1,300	325 00

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Williams, John	Winnipeg, Man.	1,000	250 00
Williamson, E. W	Indian Head, Sask.	2,500	625 00
Wilson, Earl F	Saginaw, Mich.	500	125 00
Wilson, H. G. W	Indian Head, Sask.	2,500	625 00
Wilson, John D. (estate)	London, Ont.	500	125 00
Wood, George D. (estate)	Winnipeg, Man.	5,000	1,250 00
Worley, J. Frederick	Vancouver, B.C.	3,000	750 00
Wright, John P	Fort Frances, Ont.	2,000	500 00
Wright, Rev. David	Montague, P.E.I.	500	125 00
Wright, David M	Stratford, Ont.	100	25 00
York, Archibald	Vancouver, B.C.	2,500	625 00
Yorston, John	Pictou, N.S.	1,000	250 00
Yould, William	Kentville, N.S.	2,500	625 00
Zealand, William O	Hamilton, Ont.	500	125 00
Zwick, Frank, M.D	Stirling, Ont.	3,200	800 00
	Totals	$ 840,600	$ 209,995 00

SESSIONAL PAPER No. 8

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 21, 1913)

Shareholders' Directors:—Robertson Macaulay, S. H. Ewing, G. E. Drummond, H. S. Holt, Abner Kingman; T. B. Macaulay; J. McKergow.

Policyholders' Directors:—W. M. Birks; Hon. R. Dandurand; C. R. Hosmer; H. Warren; K. Hale.

LIST OF SHAREHOLDERS—(As at December, 31, 1912)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts
Abbott, Albert	Brockville	74	7,400	1,850 00
Abbott, Edwin	Brockville	47	4,700	1,175 00
Allan, Mrs. A. S.	Montreal	2	200	50 00
Allan, Robert A.	Montreal	44	4,400	1,100 00
Allan, Arch. A.	Montreal	59	5,900	1,475 00
Allan, Robt. A Allan, Wm. A. } Executors	Montreal	63	6,300	1,575 00
Allen, Mrs. Stella McK.	Huntingdon	415	41,500	10,375 00
Allen, Byron W.	"	10	1,000	250 00
Anderson, A. D. Anderson, R. D. and Anderson, Charlotte D } Executors	Montreal	59	5,900	1,475 00
Anderson, Mrs. Frances D.	Ottawa	61	6,100	1,525 00
Anderson, Miss Charlotte D.	Montreal	12	1,200	300 00
Bate, J. M., in trust	Ottawa	1	100	25 00
Bate, Morna A.	Ottawa	1	100	25 00
Bate, Mrs. Florence M., Executrix	"	1	100	25 00
Bate, H. G.	"	143	14,300	3,575 00
Bateman, Geo. A.	Kingston	2	200	50 00
Black, Mrs. Annie	Halifax	37	3,700	925 00
Blackader, C. H., and Gault, L. H. } Executors	Montreal	5	500	125 00
Blackmore, Miss A.	Montreal	2	200	50 00
Bond, St. George	Swarthmore, Pa.	1	100	25 00
Booth, Arthur H.	Cheshire, Eng.	10	1,000	250 00
Booth, Chas. J.	Ottawa	71	7,100	1,775 00
Cameron, J. H.	Orange, N. J.	18	1,800	450 00
Campbell, F. W., M.D. (Estate)	Montreal	20	2,000	500 00
Cathcart, Rev. N.	Guernsey, C. I.	45	4,500	1,125 00
Chisholm, Mrs. Margaret	Belleville	52	5,200	1,300 00
Clarke, E. O.	Hove, Sussex, Eng.	21	2,100	525 00
Cleghorn, J. P (Estate)	Montreal	51	5,109	1,275 00
Collins, J. D.	Peterboro'	105	10,500	2,625 00
Coulson, D.	Toronto	18	1,800	450 00
Cox, Hon. Geo. A.	"	74	7,400	1,850 00
Cross, Selkirk, K. C.	Montreal	65	6,500	1,625 00
Cushing, Mrs. L. M.	"	24	2,400	600 00
Cushing, Charles (Estate)	"	100	10,000	2,500 00
Cushing, Robertson M.	"	147	14,700	3,675 00
Cushing, Dougall	"	1	100	25 00
Cushing, Chas.	Montreal	1	100	25 00
DeLisle, Mrs. Henrietta O'C., Executrix	"	17	1,700	425 00
DeLisle, A. M (Estate)	"	57	5,700	1,425 00
Dickson, W. B.	Westmount	40	4,000	1,000 00
Dougall, John Redpath, M.A.	Montreal	50	5,000	1,250 00
Dougherty, C. B.	Ottawa	37	3,700	925 00
Drummond, Geo. E.	Montreal	25	2,500	625 00
Durnford, Geo.	Montreal	18	1,800	450 00
Ewing, S. H.	"	142	14,200	3,550 00
Fair, Robert, in trust	Peterboro'	23	2,300	575 00
Fairburn, John M. R.	Westmount	14	1,400	350 00
Filgate, Samuel	Montreal	14	1,400	350 00
Finzel, Miss Leopoldine	Chicago	45	4,500	1,125 00
Forster, Rev. J. Lawson, D.D.	London, Eng.	72	7,200	1,800 00
Fry, Mrs. Laura	Montreal	16	1,600	400 00
Gage, Mrs. Charlotte D.	Toronto	25	2,500	625 00
Garland, C. Simpson	Montreal	3	300	75 00
Gault, C. Ernest	"	4	400	100 00

THE SUN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Gault, Leslie H.	Montreal	7	700	175 00
Gault, M. H.	"	7	700	175 00
George, Rev. J. H., D.D.	Springfield, Mo.	42	4,200	1,050 00
Gilmour, J. H.	Brockville	37	3,700	925 00
Gilroy, Thos. (Estate)	Winnipeg	10	1,000	250 00
Gilroy, Mrs. Beatrice	Winnipeg	126	12,600	3,150 00
Greene, E. Kirk	Montreal	65	6,500	1,625 00
Grant, Wm.	Ottawa	1	100	25 00
Gurney, Mrs. G. E.	Toronto	8	800	200 00
Hale, Mrs. Esther E.	Philadelphia	10	1,000	250 00
Hall, Miss J. A.	Ottawa	84	8,400	2,100 00
Hendershot, Miss Clara M.	Buffalo, N.Y.	100	10,000	2,500 00
Hingston, Sir W. H., M.D. (Estate)	Montreal	18	1,800	450 00
Hill, W. H.	Peterboro'	195	19,500	4,875 00
Holt, Herbert S.	Montreal	25	2,500	625 00
Horwood, Edgar L.	Ottawa	14	1,400	350 00
Kingman, Abner	Montreal	100	10,000	2,500 00
Labelle, Albert A.	Montreal	8	800	200 00
Laing, Mrs. M.	"	31	3,100	775 00
Leney, John M.	Winnipeg	20	2,000	500 00
Leney, Wm. A.	Ormstown	12	1,200	300 00
Lever, Mrs. M. Edythe	New York	5	500	125 00
Little, James	Belleville	43	4,300	1,075 00
Lunan, Mrs. Bessie Tait	Huntingdon	265	26,500	6,625 00
Lunan, Arthur A.	"	50	5,000	1,250 00
Macaulay, R.	Montreal	846	84,600	21,150 00
Macaulay, R., in trust	"	334	33,400	8,350 00
Macaulay, T. B.	"	505	50,500	12,625 00
Macaulay, Mrs. Margaret	"	34	3,400	850 00
Macaulay, Douglas L.	"	10	1,000	250 00
Macaulay, Miss G. F.	"	10	1,000	250 00
Macaulay, Fred R.	Denver, Col.	10	1,000	250 00
Macaulay, Herbert R., M.D.	Guelph	248	24,800	6,200 00
Macaulay, Mrs. A. I.	"	28	2,800	700 00
Macnaughton, Mrs. J. B.	Montreal	46	4,600	1,150 00
McCarthy, Jas. M.	Quebec	30	3,000	750 00
McCarthy, John G.	Montreal	30	3,000	750 00
McCaskill, Jemima M. Warden, Alex., Ross, W. D., and Ferguson, Geo. T.	Executors	119	11,900	2,975 00
McFarlane, C. H.	Montreal	31	3,100	775 00
McIntyre, W. T.	Toronto	66	6,600	1,650 00
McKergow, John	Montreal	60	6,000	1,500 00
May, George S.	Ottawa	78	7,800	1,950 00
Meredith, C. & Co.	Montreal	62	6,200	1,550 00
Meyer, Miss Agnes	Calgary	6	600	150 00
Meyer, Miss Alice B.	Calgary	6	600	150 00
Miller, Miss J. G.	Montreal	25	2,500	625 00
Miller, Mrs. Elizabeth Smith	"	21	2,100	525 00
Miller, Wm. T.	"	4	400	100 00
Mills, Geo.	London, Eng.	21	2,100	525 00
Norsworthy, E. C. and McQuestion, J. A.	Montreal	300	30,000	7,500 00
Ogilvie, Mrs. Sarah Leney	"	210	21,000	5,250 00
Owen, Miss Jessie E.	Calgary	10	1,000	250 00
Parker, Mrs. Ida Louise	Ottawa	15	1,500	375 00
Perley, Geo. H.	"	72	7,200	1,800 00
Piddington, T. A., McDougall, Thos. and Mann, Wm.	Executors	200	20 000	5,000 00
Piddington, Mrs. Annie (Institute)	Quebec	35	3,500	875 00
Piddington, Alfred	Montreal	35	3,500	875 00
Piddington, Samuel	Ottawa	50	5,000	1,250 00
Piddington, A. G.	Quebec	10	1,000	250 00
Piddington, Miss V. M.	"	5	500	125 00

SESSIONAL PAPER No. 8

THE SUN LIFE ASSURANCE COMPANY OF CANADA—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts
Piddington, Miss F. M.	Quebec	5	500	125 00
Piddington, Miss E. E.	"	5	500	125 00
Piddington, Mrs. S. P.	"	5	500	125 00
Quebec Bank	Montreal	167	16,700	4,175 00
Reekie, Miss Jessie C.	Westmount	47	4,700	1,175 00
Reekie, Miss Isabelle G.	"	47	4,700	1,175 00
Reid, John R.	Ottawa	15	1,500	375 00
Reid, George E.	Montreal	14	1,400	350 00
Renfrew, Mrs. G. C. P.	Quebec	5	500	125 00
Ridout, Mrs. Kezia	South Durham	40	4,000	1,000 00
Robertson, Henry	Westmount	57	5,700	1,425 00
Roger, Hon. George M.	Peterboro'	65	6,500	1,625 00
Ross, P. D. Ross, Jas. G., and Ross, Miss C. M.	Executors	17	1,700	425 00
Ross, Rev. D., D.D.	Kingston	32	3,200	800 00
Ross, Mrs. Lydia M.	"	5	500	125 00
Ross, Frank W.	Quebec	371	37,100	9,275 00
Ross, J. G.	Montreal	14	1,400	350 00
Ross, P. S. & Sons	"	1	100	25 00
Ross, W. G.	"	106	10,600	2,650 00
Rowlands, Mrs. C. S.	Aberdeen, N. C.	17	1,700	425 00
Ryan, John (Estate)	Toronto	33	3,300	825 00
Ryan, Mrs. M. I. (Estate)	"	130	13,000	3,250 00
Smith, Mrs. I. H.	Chicago	14	1,400	350 00
Smith, Mrs. May Hope	Toronto	25	2,500	625 00
Snasdell, John G.	Montreal	21	2,100	525 00
Stevenson, Miss Agnes S.	Quebec	17	1,700	425 00
Stevenson, Miss J. E.	Quebec	17	1,700	425 00
Stewart, Mrs. Jeannie M.	Montreal	31	3,100	775 00
Tasker, Lawrence H.	New York	175	17,500	4,375 00
Tasker, William	Mount Forest	50	5,000	1,250 00
Tasker, Miss M. H. J.	Montreal	132	13,200	3,300 00
Tory, James C.	"	512	51,200	12,800 00
Voss, Mrs. Herman	Lakeport, Cal.	21	2,100	525 00
Voss, Mrs. Herman, in trust	Lakeport, Cal.	7	700	175 00
Waddell, R. M.	Peterboro'	35	3,500	875 00
Walkie, John (Estate)	Toronto	143	14,300	3,575 00
Ward, Mrs. E. B (Estate)	Westmount	46	4,600	1,150 00
Warner, Mrs. L. C.	Montreal	32	3,200	800 00
Williams, Miss J. A. C.	Superior, Wis.	7	700	175 00
Wilkes, Alf. J., K.C.	Brantford	100	10,000	2,500 00
Wilkes, Mrs. A. J.	Brantford	30	3,000	750 00
Workman, Thomas, in trust	Ottawa	68	6,800	1,700 00
	Totals	10,000	$ 1,000,000	$250,000 00

THE TRAVELLERS LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 24, 1913)

Shareholders' Directors—Hon. Geo. P. Graham, Jas. F. Pyke, H. W. Richardson, J. W. McConnell, Samuel Carsley, F. L. Bienvenue, Lorne C. Webster, Hon. N. Curry, J. N. Greenshields.

Policyholders' Directors—Hon. A. K. MacLean; Wm. Lyall; Paul K. Myler; C. G. Pennock; J. F. Cairns, Edward Ry[illegible] M.D.

LIST OF SHAREHOLDERS—(As at December 31, 1912)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Abbott O. C.	Smiths Falls Ont.	500 00	100 00
Allen James G.	Hamilton Ont.	2,500 00	500 00
Allen Geo. H.	Montreal.	10,000 00	2,000 00
Backman J. E.	Riverport N. S.	700 00	140 00
Bell A. C.	New Glasgow.	200 00	40 00
Bercovitch Peter.	Montreal.	100 00	20 00
Bienvenu T. L.	"	10,000 00	2,000 00
Biggar W. H.	"	1,000 00	200 00
Blackey Clara I.	Toronto.	100 00	20 00
Blackie Sadie M.	"	100 00	20 00
Boreham E. E.	London, Eng.	100 00	20 00
Brady J.	Montreal.	1,000 00	200 00
Bramley William.	"	1,000 00	200 00
Burgess Dr. H. C.	"	1,000 00	200 00
Burkett P. W. A.	"	500 00	100 00
Butler M. J.	Sydney N. S.	400 00	80 00
Butler W. W.	Montreal.	5,000 00	1,000 00
Bywater A. E.	Trenton Ont.	100 00	20 00
Cairns Mrs. E. B.	Saskatoon Sask.	2,500 00	500 00
Calvin H. A.	Garden Island Ont.	500 00	100 00
Campbell C. H.	Winnipeg.	1,200 00	
Campbell Amos.	Quebec.	100 00	20 00
Carrell Frank.	"	5,000 00	1,000 00
Carsley S. & Co.	Montreal.	26,800 00	26,780 00
Caylford, A. F.	Three Rivers, Que.	5,000 00	
Chandler W. D.	Montreal.	2,000 00	400 00
Chase W. H.	Wolfville N. S.	5,000 00	1,000 00
Chave Arch. H.	Montreal.	5,000 00	1,000 00
Chown Geo. T.	Kingston Ont.	1,000 00	200 00
Clapp Chas. B.	Woodstock Ont.	100 00	20 00
Connolly Walter S.	Hamilton Ont.	1,000 00	200 00
Connolly (in trust).	"	300 00	60 00
Connolly Mrs. W. S.	"	200 00	40 00
Conrod T. F.	Winnipeg Man.	100 00	20 00
Cowans P. P.	Montreal.	2,500 00	500 00
Cox Herbert C.	Toronto Ont.	100 00	20 00
Craig L. G.	Three Rivers.	10,000 00	500 00
Curry N.	Montreal.	30,000 00	5,000 00
Coulthard W. A.	Saskatoon Sask.	1,000 00	
Darling D. J. M.	Montreal.	7,500 00	1,500 00
Davie A. C.	Levis, Que.	10,000 00	2,000 00
Dawson Geo. W.	Ottawa.	500 00	100 00
Deakin C. E.	Montreal.	5,000 00	1,000 00
DeWolf James E.	Halifax, N. S.	100 00	20 00
Dunn S. H.	Quebec.	5,000 00	1,000 00
Elliott Dr. J. E.	Toronto Ont.	500 00	100 00
Engen Fred.	Saskatoon Sask.	1,500 00	300 00
Fairmain F. W.	Montreal.	5,000 00	1,000 00
Fortune O. E.	Trenton Ont.	500 00	100 00
Gallagher F. J.	Montreal.	1,000 00	200 00
Gallop E. S.	"	5,400 00	1,080 00
Gardner B.	"	500 00	100 00
Garrow Dr. A. E.	"	2,000 00	400 00
Gayford A. E.	"	5,000 00	
Gerathy William.	"	1,000 00	200 00
Gordon Chas. B.	"	10,000 00	2,000 00
Gordon James R.	"	2,000 00	400 00
Graham Mrs. C. L.	Brockville, Ont.	10,000 00	2,000 00

SESSIONAL PAPER No. 8

THE TRAVELLERS LIFE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Graham Hon. Geo. P.	Brockville, Ont.	25,900 00	5,180 00
Gray Dr. Wm. A.	Smiths Falls, Ont.	1,000 00	200 00
Greenshields J. N.	Montreal	28,000 00	5,600 00
Greenshields M.	"	500 00	100 00
Hall F. E.	Montreal	500 00	100 00
Haney M. J.	Toronto	1,000 00	200 00
Harding J. S.	St. John N. B.	1,000 00	200 00
Henderson L. L.	Montreal	1,000 00	200 00
Hepburn B. R.	Picton Ont.	1,000 00	200 00
Hersey M. L.	Montreal	10,000 00	2,000 00
Hewton John (Estate)	Kingston	1,000 00	200 00
Hinds W. G.	Quebec	100 00	20 00
Hobrecker A.	Halifax N. S.	2,500 00	500 00
Hogle M. W.	Montreal	100 00	20 00
Holt John H.	Quebec	10,000 00	2,000 00
Horsey E. E.	Kingston Ont.	500 00	100 00
Hutcheson R. B.	Montreal	1,000 00	200 00
Howard J. C.	Ogdensburg, N. Y.	500 00	.....
Irvine W. H.	Halifax N. S.	100 00	20 00
Irving John	Montreal	1,000 00	200 00
Jackson William	Kingston Ont.	500 00	100 00
Jaffrey Robert	Toronto Ont.	500 00	100 00
Jamieson J. R.	"	100 00	20 00
Johnstone A.	Pembroke Ont.	200 00	40 00
Kilborn Dr. R. K.	Kingston Ont.	500 00	100 00
Larkin P. C.	Toronto Ont.	2,500 00	500 00
L'Esperance D. O.	Quebec	5,000 00	1,000 00
Livingston Chas.	Kingston Ont.	1,000 00	200 00
Leonard Major R. W.	Ottawa	10,000 00	2,000 00
Lyall Mrs. M. C.	Montreal	20,000 00	.....
McAllen G. H.	Montreal	1,000 00	200 00
McConnell J. W.	"	14,500 00	2,900 00
McDougall P.	"	2,500 00	500 00
McGibbon D. Lorne	"	20,000 00	4,000 00
McHay John	Kingston Ont.	300 00	60 00
McKay Katherine	Montreal	2,000 00	400 00
McKelvey John	Kingston Ont.	500 00	100 00
McPhillips F.	Toronto Ont.	500 00	100 00
Mackay A. B.	Hamilton Ont.	5,000 00	1,000 00
Mackenzie Sir Wm.	Toronto Ont.	10,000 00	2,000 00
Mahon, W. F.	St. John N. B.	500 00	100 00
Mills C. W.	Annapolis Royal N.S.	1,000 00	200 00
Mills G. G.	Toronto Ont.	100 00	20 00
Meek C. H.	Vancouver	1,000 00	.....
Mooney F. M.	Montreal	200 00	40 00
Mooney Geo. A.	"	200 00	40 00
Morris A. E.	"	500 00	100 00
Murdoch W. B.	Amherst N. S.	1,000 00	200 00
O'Brien M. J.	Montreal	2,500 00	500 00
O'Neil Ethel H.	Quebec	500 00	100 00
Pennington D. H.	Lyster Station Que.	2,500 00	500 00
Pennock Mrs. H. C.	Vancouver	1,000 00	.....
Pense E. J.	Kingston Ont.	1,000 00	200 00
Phillips W. R.	Vancouver	1,000 00	.....
Pickels F. B.	Annapolis Royal N. S.	100 00	20 00
Pickels John C.	"	100 00	20 00
Pyke Jas. W.	Montreal	31,000 00	6,200 00
Playfair James.	Midland Ont.	5,000 00	1,000 00
Randale T. J.	Toronto	100 00	20 00
Rathbun E. W.	Deseronto	1,000 00	200 00
Reid W. D.	St. Johns NFLD.	20,000 00	4,000 00
Rhodes E. M.	Amherst N. S.	5,000 00	1,000 00
Richardson H. W.	Kingston Ont.	10,000 00	2,000 00
Riordon S.	Annapolis Royal N. S.	1,500 00	300 00
Robinson J. W.	Napanee Ont.	100 00	20 00

THE TRAVELLERS LIFE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Ross John T.	Quebec	2,000 00	400 00
Ross W. D.	Toronto	1,000 00	200 00
Russell H. Y.	Montreal	500 00	100 00
Ryan Mary	Kingston Ont.	2,000 00	400 00
Ritchie F. J.	Three Rivers Que.	5,000 00	1,000 00
Sampson W. T.	Gananoque Ont.	2,000 00	400 00
Sawyer E.	Montreal	500 00	100 00
Scarfe A. P.	Dartmouth N. S.	2,000 00	400 00
Simpson J. Cradock	Montreal	1,000 00	200 00
Smart Col. Chas. A.	"	2,500 00	500 00
Smellie I. F.	Ottawa	100 00	20 00
Smith A. T.	Toronto Ont.	100 00	20 00
Smith Mrs. E. S.	Kingston Ont.	2,000 00	400 00
Smith Geo. E.	"	100 00	20 00
Smith W. H. [illegible]	"	200 00	40 00
Spencer Aubrey	Montreal	1,000 00	200 00
Spinney E. K.	Yarmouth N. S.	500 00	100 00
Strasser Mrs. E. K.	Waterloo Ont.	2,000 00	400 00
Strachan W. B.	Montreal	2,500 00	500 00
Tannahill R.	Belleville Ont.	10,000 00	2,000 00
Torrance J. F.	Westmount Que.	2,500 00	500 00
Webster L. C.	Montreal	10,000 00	2,000 00
Webster R. A.	"	1,000 00	200 00
White Peter	Pembroke Ont.	200 00	40 00
White W. R.	"	1,000 00	200 00
Whillans E.	Toronto Ont.	100 00	20 00
Williams W. H.	Pembroke Ont.	100 00	20 00
Wurtele E. F.	Quebec	1,000 00	200 00
Whitehead C. R.	Three Rivers Que.	20,000 00	1,000 00
Whitehead W. T.	Montreal	10,000 00	500 00
Webster Smith & Co.	Halifax N. S.	500 00	100 00
Williamson A. T.	Vancouver	1,000 00	.....
Whyte Sir Wm.	Winnipeg	5,000 00	.....
		$560,800 00	$ 96,800 00

SESSIONAL PAPER No. 8

THE UNION LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 25, 1913).

H. P. Evans, Pres., Harry Symons, K.C., Geo. E. Millichamp, M. B., Lt.-Col. G. E. Allen Jones, F. G. Hughes, L. D. S., Chas. J. Harvey, F. I. A., W. H. Carrie, E. G. Smith.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Abrahams, Joel	St. John's Wood, N.W	600	600 00
Abrahams, Mrs. J	Brondesbury, N.W	100	100 00
Allan, Miss J. E. H	Edinburgh, N.B	800	800 00
Allan, Robt	Ardrossan, N.B	500	500 00
Acland, Mrs. M. E	Allerford, Somerset	1,600	1,600 00
Alderson, John E			
Alderson, Miss H. A	Shipley	100	100 00
Alexander, Frank	Salisbury, Wilts	1,000	1,000 00
Algeo, Chas	Sefton Park, Liverpool	200	200 00
Algeo, Arthur	Sefton Park, Liverpool	400	400 00
Appleford, Rev. W. L	Lancaster	1,200	1,200 00
Appleyars, Frederick	Workington, Cumberland, Co.	400	400 00
Ashley, A. Lt.-Col	Hove, Sussex	2,500	2,500 00
Astlett, Miss G. E	Honor Oak, S.E	800	800 00
Anderson, Rbt., R. Sir LL.D	Midlothian, N.B	4,000	4,000 00
Allen, Ed. C	Parkstone, Dorset	100	100 00
Allen, Mrs E. G	Blakeney, Norfolk	200	200 00
Atkinson, Thos	Liverpool	3,000	3,000 00
Atkinson, John G	Upper Norwood, S.E	200	200 00
Atkinson, Jas	58*a* Wimpole St. W	1,200	1,200 00
Allin, Wm	East Dulwich, S.E	500	500 00
Allison, Jas	Edinburgh, N.B	2,000	2,000 00
Aitken, Miss E. K	Corstorphine, N.B	100	100 00
Addison, Robt	Dumferline, N.B	2,000	2,000 00
Abbott, Mrs E	Leytonstone, N.E	100	100 00
Almond, Arthur G. & Almond Mrs. Annie	Cambridge	1,800	1,800 00
Ackroyd, Jn. Wm	Leeds	200	200 00
Armstrong, Wm	Longsight, Manchester	800	800 00
Abson, Joseph, (F.R.C.V.S.)	Sheffield	1,000	1,000 00
Anderson, Alex., James & Miss B. P	Falkland, N.B	100	100 00
Ayton, Fredk	Berwick-on-Tweed	500	500 00
Alytwin, C. H. B	Sevenoaks, Kent	800	800 00
Adshead, Miss K	Sheffield	100	100 00
Aynsley, Ronald W	Longton	300	300 00
Aynsley, Kenneth	Staffs	300	300 00
Aynsley, Annie	"	200	200 00
Archer, Thos	Preston	1,000	1,000 00
Begg, Wm. J	Glasgow, N.B	1,000	1,000 00
Birkett, Geo. Thos	Catford	400	400 00
Bishop, Mrs I. C	Dunblane, N.B	400	400 00
Bishop, Fredk. C	"	800	800 00
Brown, Alfred	Mobberley	500	500 00
Birchall, A. M. Mrs	London, E. C	1,000	1,000 00
Bice, L. N	Newquay, Cornwall	1,000	1,000 00
Brown, A. H	Openshaw, Manchester	400	400 00
Brown, G. W	N. Finchley	1,000	1,000 00
Boden, Thos	Stafford	1,000	1,000 00
Boyd. H. A	Glasgow, N.B	200	200 00
Bowden, Jas	New Barnet, Herts	500	500 00
Bowles, E. W	38 Belgrave Road, S.W	500	500 00
Bourne, Miss Naomi	Croydon, Surrey	200	200 00
Booth, Wm	Ipswich	500	500 00
Booth, Miss Rose F	Aberdeen, Scot	200	200 00
Booth, W. K	Aberdeen, Scot	200	200 00
Brooks, F. T	Cambridge	400	400 00
Boyns, Harold	Cornwall	800	800 00
Bond, W. J. O	Dunster, Somerset	400	400 00
Bolster, G. R	Glasgow	100	100 00
Bruce, Wm. M.D	Dingwall, Scot	400	400 00

THE UNION LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Bulmer, Phillip	Sunderland	300	300 00
Bunting, Thos	Brighton	500	500 00
Burridge, Capt. W. T	Wellington, Somerset	200	200 00
Bradshaw, Cecil	Wimbledon Park, Surrey	200	200 00
Baker, P. T. M.A	Canterbury	400	400 00
Baum, Wm	Leicester	2,000	2,000 00
Bartlett, Wm. S	Bow, E	200	200 00
Barclay, David	Glasgow, N.B	2,000	2,000 00
Baily, Miss Maria A	Columb Minor, Cornwall	1,200	1,200 00
Balfour, Miss Fanny	Edinburgh, N.B	400	400 00
Baugh, Geo	Cambridge	300	300 00
Blackford, H	Colne, Wilts	400	400 00
Bagley, Arthur	Carlisle	200	200 00
Baker, Miss C	Rowenden, Kent	1,000	1,000 00
Barrett, Wm. Jas	Grimsby Docks, Lincs	300	300 00
Bradshaw, Wm	Nottingham	6,600	6,600 00
Bates, Jas. Edward	Huddersfield	1,600	1,600 00
Barrow, Reuben	Croydon, Surrey	5,000	5,000 00
Barrie, Adam Wm	Hawick	400	400 00
Beaumont, Job. H	Grantham	400	400 00
Beard, George	Glasgow, N.B	2,000	2,000 00
Berrie, Mrs. E. C	Edinburgh, N.B	1,000	1,000 00
Begg, Alexander, Execs. of	Hamilton, N.B	1,000	1,000 00
Bennetts, Saml	Bolton	200	200 00
Bennett, Wm. C	East Grimstead	100	100 00
Beattie, Rev. W. D	Fife, N.B	500	500 00
Betts, Mrs. P	Hastings	400	400 00
Beard, H	Gartoosh, Lanarkshire	400	400 00
Burnett, J. R	Inverness	2,400	2,400 00
Bremner, Fredk	Lahore, India	400	400 00
Bates, Wm	Macclesfield	1,000	1,000 00
Brough, Ed	Benton, Northumberland	2,000	2,000 00
Boyd, Wm	Belfast, Ireland	400	400 00
Bemrose, Wm	Caythorpe, Grantham	500	500 00
Brakenridge, Thos	Whitehaven, Cumberland	200	200 00
Bacon, Sam.l S. (J. P.)	Nr. Liverpool	1,500	1,500 00
Burdett, Miss Anna M	Northampton, England	100	100 00
Carr, Miss E. F	Manchester	100	100 00
Carrie, W. H	Toronto, Ont	2,500	250 00
Carter, G. F	Croydon, Surrey	500	500 00
Carter, Dr. F. H	Putney, S. W	1,200	1,200 00
Cade, R. G	Sherwood, Nottingham	500	500 00
Campbell, Thos	Hampstead	2,000	2,000 00
Campbell, Geo	Barnham	1,000	1,000 00
Castell, H	Hampstead, N.W	1,000	1,000 00
Caird, W. H	Hampstead	500	500 00
Caesar, A	Liphook, Hants	400	400 00
Clark, Ed	6 Cannon St., E.C	5,000	5,000 00
Clark, J. H. (J.P.)	Market, Harboro'	1,000	1,000 00
Clarke, W. G	Ashton-on-Mersey	200	200 00
Caton, Jn	Saffron, Waldon	200	200 00
Carré, Jas. Hilary	Guernsey	700	700 00
Crawford, D	Hatfield, Herts	2,000	2,000 00
Cranwell, J. E	Leyton	200	200 00
Calvert, Mrs. A. A	Preston	100	100 00
Chandler, J	Crouch End	400	400 00
Craig, Robt	Aberdeen	200	200 00
Craig, Wm	Dunbarton	1,000	1,000 00
Chambers, C. H	Wimbledon, Surrey	100	100 00
Crawford, Mrs. E. A	Worthing, Sussex	200	200 00
Chamberlain, H. S	Southsea	300	300 00
Chalmers, A	Ayr, N.B	1,000	1,000 00
Chapman, T. B	West Didsbury, Manchester	500	500 00
Cameron, Miss J. A. L	Banff	100	100 00
Chittenden, J. H	Dover	100	100 00

SESSIONAL PAPER No. 8

THE UNION LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ ct.
Coke, Miss L. E.	Richmond, Surrey	1,000	1,000 00
Cook, J.	Luton, Beds	200	200 00
Cook, Miss M. E.	Edinburgh	2,000	2,000 00
Cook, Miss Jessie	Edinburh	1,000	1,000 00
Collinson, Wm. R.	Wandsworth, Common	1,000	1,000 00
Collins, W.	Greenbank, Bristol	200	200 00
Chronnell Mrs. M.	Wigan, Lancs	1,000	1,000 00
Coleby Miss M.	Ealing, Middlesex	200	200 00
Corfe, E. Wm. (L.D.S.)	Muswell, Hill N.	400	400 00
Crompton, J.	Openshaw, Lancs	2,000	2,000 00
Cooksey, Miss G. M.	Handsworth, Birmingham	400	400 00
Cooksey, W. M.	Handsworth, Birmingham	400	400 00
Cooksey, Miss P. M.	Handsworth, Birmingham	400	400 00
Cousin, Mrs. H. L.	Russell Square, W.C.	400	400 00
Coke, Major R. B.	London, W.C.	200	200 00
Cooper, R.	Southport, Lancs	500	500 00
Cottrell, Thos. & John	Nr. Congleton, Cheshire	600	600 00
Cowie, Miss E.	Glasgow, W., N.B.	400	400 00
Church, Chas.	Balham	400	400 00
Currie, J.D.	Derby	100	100 00
Church, H. J.	Farnham, Surrey	500	500 00
Collis, Wm.	Freshwater, Isle of Wight	400	400 00
Cole, Rev. Canon E. P.	Bristol	1,000	1,000 00
Croft, W. J.	Walsall	200	200 00
Coulthard, J.	Holloway, N.	200	200 00
Cockshott, Rev. W. E.	Sunderland	200	200 00
Crowther, Hy. G. and Miss M. H.	Edgerton, Huddersfield	5,000	5,000 00
Cort, A. W.	Market Harborough	1,000	1,000 00
Crofts, Jn. P.	Bristol	100	100 00
Cryer, A. (M.I.M.E.)	Roath Park, Cardiff	600	600 00
Cotes, Sir J. P. M Russell	Bournemouth, Hants.	4,000	4,000 00
Cumming, Jn.	Crouch End, N.	500	500 00
Collis, Mrs. Emma	Freshwater, I. of W.	200	200 00
Campbell, J. H. M (K.C.M.P.)	Dublin	1,200	1,200 00
Cooper, Wm. Robt.	Town Close, Norwich	600	600 00
Cragg, Mrs. A. M.	Fleetwood	500	500 00
Cresswell, Dr. S. C.	Dowlais	1,600	1,600 00
Courcy-Jones, Percival de	Yorkshire, Eng.	200	200 00
Darlington, Mrs. N.	Preston, Lancs	200	200 00
Daniell, R. T.	Walton-on Thames	1,000	1,000 00
Darlington, Miss C. L.	Preston	100	100 00
Davies, Wm.	Penarth, S. Wales	400	400 00
Execs. of Davies Rev. E. C.	Burghill, N. Hereford	1,000	1,000 00
Davies, J. (Dr)	Newton, Montgomery	300	300 00
Darby, H. J. B.	Easthourne	500	500 00
Dain, Arthur	Compton, N. Wolverhampton	200	200 00
Dent, Rev. W. R.	Wooverhampton	1,000	1,000 00
Dey, T. H.	N. London	100	100 00
Dewar, F. C.	Ayr, N.B.	300	300 00
Denholm, W. M.	Glasgow, N.B.	1,000	1,000 00
Delay, Miss L.	Kensington, W.	400	400 00
Drewett, F. W.	Swindon, Wilts	500	500 00
Dixon, C. H.	Halesowen, Worcester	400	400 00
Dickson, Mrs. M.	Liberton, Edinburgh	2,000	2,000 00
Dick, James.	Auldgirth, N.B.	2,000	2,000 00
Donaldson, Miss E. B.	Links, Leith	400	400 00
Dovell, A. J.	Cranbrook, Kent	500	500 00
Donald, Miss M. E.	Edinburgh	100	100 00
Donald, Miss Mary	Edinburgh	100	100 00
Dodds, Thos, C.	Southgate, N.	200	200 00
Dorman, C. H.	Northampton	200	200 00
Duthie, G. F.	Aberdeen N.B.	1,000	1,000 00
Dunn, W. E. N. (M.B)	Burlington Gardens, W.	1,200	1,200 00
Duncan, P. T.	Croydon, Surrey	4,000	4,000 00

THE UNION LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.		Amount subscribed.	Amount paid in cash.
		$	$ cts.
[illegible] P.	Aberdeen, N.B.	1,000	1,000 00
[illegible] H.	Wilton, N. Birmingham	200	200 00
[illegible] W.	Sevenoaks, Kent	100	100 00
Dyson, Mrs. E. J.	Stevanage, Herts	400	400 00
Duke, Mrs. F. E. A.	London, S. W.	1,200	1,200 00
[illegible] Mrs. [illegible]	Wimbledon, London	400	400 00
[illegible] H. [illegible] P.	Toronto, Ont.	2,500	250 00
Evans, Mrs. S. A.	Hampstead, N.W.	100	100 00
[illegible] R. [illegible]	Rathin, N. Wales	500	500 00
[illegible]	London, E.C.	400	400 00
Eaglesome, Miss M. E.	Ayr, N.B.	800	800 00
[illegible] Miss M. R.	Ayr, N.B.	400	400 00
Easton, D.	Aberdeen, N.B.	500	500 00
[illegible]	Narva, Russial	2,500	2,500 00
Emsley, W. E.	Bolton, Lancs.	800	800 00
Escreet, H.	Hull	500	500 00
[illegible]	Leamington, Spa	200	200 00
[illegible]	Ashley, Altrincham	300	300 00
Entwistle, W. T.	Lytham, Lancs.	1,000	1,000 00
[illegible]	Waltham Abbey	800	800 00
Edghill, H. A.	Reading	800	800 00
[illegible]	Birmingham	300	300 00
Fairclough, R. A.	Tower Bridge, S. E.	5,000	5,000 00
[illegible]	Harrogate, Yorks.	2,500	2,500 00
Fraser, Dr. J. J.	Southampton	600	600 00
Fairhead, Miss E. M.	Bishops, Witham	100	100 00
Ferguson, Robert	Auchtermuchty, Fife	200	200 00
[illegible] M. F.	Grimsford, N. Darlington	500	500 00
Flint, C. A.	Hampstead, N.W.	5,000	5,000 00
Fitze, Miss E.	Tavistock, Devon	800	800 00
Foster, R. J. (J.P., D.L.)	Wetherby, Yorks.	15,000	15,000 00
Foster, J. T.	Wallington, Surrey	400	400 00
Froggatt, Thos, (jnr)	Croydon	100	100 00
[illegible]	London, E.C.	4,000	4,000 00
[illegible] W.	Russell Square, W.C.	2,500	2,500 00
Ford, W. J.	Bath, Somerset	100	100 00
Forrest, Jas.	Blackburn	400	400 00
Flowers, A. E.	Portsmouth	4,000	4,000 00
Frost, J. H.	Hornsey, N.	200	200 00
Fulford, Mrs. F. M.	Lower Clapton, N.E.	500	500 00
Gordon, G. Lacon, Mrs.	Winborne, Dorset	1,000	1,000 00
Gourlay, F.	Elgin, N. B.	800	800 00
Gold, L. J.	Egbaston, Birmingham	1,000	1,000 00
Goodwillie, J.	Midlothian, N.B.	200	200 00
[illegible] W.	Sutton	1,000	1,000 00
[illegible] Walter	Newton-le-Willows, Lancs.	500	500 00
Gutmann, A. E.	London	2,000	2,000 00
Gunner, G. F.	Rhyl, N. Wales	2,000	2,000 00
Gillespie, Miss M.	Handsworth, Birmingham	100	100 00
Graham, Jn.	Durham	400	400 00
Gardiner, Alex.	Paisley	500	500 00
Gerrard, M. P. (Miss)	Birmingham	400	400 00
Gerrard, L. F. (Miss)	Birmingham	400	400 00
[illegible] G. S.	Harringay, N.	500	500 00
Grantham-Hill, C. A., Mrs.	Kensington, S.	400	400 00
Garnier, (Mrs.) E. R.	Finchbury Park, N.	400	400 00
Garrett, B. G.	Sutton at Home, Kent	200	200 00
Galbraith, W. C.	Ayr. N. B.	400	400 00
Gray, Jas.	Edinburgh, N. B.	500	500 00
Garvin, J. E.	Woking	200	200 00
Green, Eleanor, (Mrs.)	Blackheath, S. E.	1,600	1,600 00
Green, Mary (Miss)	London	1,000	1,000 00
Greenslade, F. W.	Exeter	1,000	1,000 00
Gee, J. T.	Hayfield	400	400 00
Greener, W. B.	Chapelthorpe	400	400 00

SESSIONAL PAPER No. 8

THE UNION LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Geddes, Jn. (Rev.)	Dundee, N.B.	100	100 00
Geddes, E. A. (Miss)	Dundee, N.B.	300	300 00
Gill, A. A. R. (Rev.)	Yorks.	2,500	2,500 00
Gill, W. S.	Leicester	500	500 00
Gill, G. T. S.	Hampstead, N.W.	1,000	1,000 00
Gillespie, T. F.	Newark-on-Trent	100	100 00
Gilmour, R. M. M. (Rev.)	Ballymena, Co. Antrim	200	200 00
Gilmour, J. A.	Hurlford, Ayrshire, N.B.	2,000	2,000 00
Gibbs, L. F. (Mrs.)	West Felton, Oswestry	100	100 00
Gompertz, M. (B. A.)	Leytonstone	200	200 00
Grove, R.	London, E. C.	400	400 00
Goold, E. C. (Mrs.)	London	200	200 00
Gordon, E. O. M. (Hon. Mrs.)	Edinburgh	1,800	1,800 00
Gordon, Mary, (Mrs)	Charing Cross, W. C.	300	300 00
Goodwin, C. W.	Reading	200	200 00
Hawkins, C. C.	West Hampstead	1,000	1,000 00
Hays, F.	Barrow-on-Soar, Leicestershire	600	600 00
Harris, R. J.	Calne, Wilts	500	500 00
Harris, E. H.	Salisbury	200	200 00
Harris, John	Redruth, Cornwall	500	500 00
Hairsine, H. A. (Mrs.)	Hampstead, N.W.	400	400 00
Hand, C. F.	Dulwich, S. E.	100	100 00
Hamer, W. S.	Harlesden, N. W.	100	100 00
Hancock, G.	Frome, Somerset	1,000	1,000 00
Harris, T. H.	Newcastle-on-Tyne	200	200 00
Harrison, Thos.	Northumberland	800	800 00
Hall, M. F. (Mrs.)	Cambridge	300	300 00
Halls, H.	Ingatestone, Essex	2,000	2,000 00
Hart, D. S.	Glasgow, N. B.	300	300 00
Harding, D.	Peckham Rye	200	200 00
Harvey, C. J.	Jersey City, N. J., U.S.A.	2,500	250 00
Henkell, A. W.	West Ealing	2,000	2,000 00
Healy, T. (Rev)	Transval, S. Africa	100	100 00
Hebblethwaite, J.	Halifax	500	500 00
Headley, S. H. (Mrs.)	Manchester	200	200 00
Henwood, J.	Saltash, Cornwall	400	400 00
Hellyer, S. S.	Bromley, Kent	1,000	1,000 00
Heard, E. A.	Truro	500	500 00
Henderson, F. L. (Miss)	Cornwall	100	100 00
Henderson, E. B (Miss)	Bramford, Ipswich	800	800 00
Henderson, M. L. (Miss)	Dalvenie, Truro	100	100 00
Henton, Arthur	Carlton	400	400 00
Hill, A. C. (Miss)	Bath	100	100 00
Hembrow, F. H.	Taunton, Somerset	200	200 00
Hill, Jas. H.	Southport, Lancs.	1,000	1,000 00
Hiscock, Wm.	Southampton	2,000	2,000 00
Hick, B. W.	Scarborough	200	200 00
Holmes, W. H.	Nottingham	100	100 00
Houghton, J. H. M.	Dudley	200	200 00
Hole, Chas.	Nottingham	400	400 00
Howell, H.	Burlescombe, Devon	200	200 00
Hope, T. W.	Upper Tooting, S. W.	400	400 00
Holiday, A. E.	Bicester, Oxon.	200	200 00
Hodgson, Mary, Miss.	Leigh-on-sea, Essex	100	100 00
Hodgson, T. S.	Hetherton	1,000	1,000 00
Howard, J.	Newbury, Berks.	500	500 00
Hatton, G.	Dover	500	500 00
Harrison, E. D. (Mrs.)	Kentish Town	100	100 00
Harrison, H. P. (Capt.)	London, S. W.	1,500	1,500 00
Hay, Chas.	Edinburgh	100	100 00
Hammerton, J. A.	Highgate	2,000	2,000 00
Hawdon, R. M.	Leicester	200	200 00
Hughes, H. C.	Llanfairfechan	1,000	1,000 00
Harrison, C. E.	Newark	100	100 00

THE UNION LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Hutton, C. J.	Middlesex	500	500 00
Hurt, W. G.	Sidcup, Kent	5,000	5,000 00
Hunter, James	Huntingdon	200	200 00
Hunter, Robt	Port Glasgow, N.B.	2,500	2,500 00
Hancock, P. H.	Bristol	100	100 00
Hawkins, M. A. (Miss)	Stoskport	100	100 00
Herbertson, R. G. (Dr.)	Bradford	200	200 00
Hopkins, A. H. (Dr.)	Freshwater, I. of W.	800	800 00
Hewitt, Jn.	Rathgar, Dublin	200	200 00
Haley, Jas.	Cleckheston	1,600	1,600 00
Humphreys, A.	York	200	200 00
Hughes, F. G. (L.B.S.)	Galt, Ont.	2,500	250 00
Ingham, David	Leek, Staffs.	200	200 00
Jackman, Miss M.	Kingston Hill	1,000	1,000 00
Jardine, J. L.	Holmwood, Dorking	400	400 00
Jarvis, A. W.	Bromley, Kent	800	800 00
Jagger, A.	Streetly, Coldfield	100	100 00
Jannings, Mrs. E. B.	Warmsworth, Doncaster	500	500 00
James, Thos.	South Norwood	500	500 00
James, E. J.	Usk, Mon., Wales.	200	200 00
Jackson, A. H. (D.L.)	Hull	1,000	1,000 00
Jackson, H.	Bristol	400	400 00
Jenkins, Thos.	Strand, W.C.	500	500 00
Jefferies, Dr. I. M.	Gillingham, Kent	100	100 00
Jennings, Mrs. S.	Bournemouth	100	100 00
Jenkinson, Mrs. E.	Stoke Newington, E.	500	500 00
Jones, Jn.	Seaforth, Liverpool	1,000	1,000 00
Jones, Mrs. E.	London, S.E.	400	400 00
Jones, Thos. E.	Huntingdon	500	500 00
Johnson, I. N. Dr.	Bury, Lancs.	1,000	1,000 00
Johnson, A.	Thornton, Bradford	500	500 00
Joyce, Miss A. A.	Beckenham, Kent	1,500	1,500 00
Johnston, Dr. J. W.	Fordingbridge, Hants.	2,000	2,000 00
Jones, B. M.	Birmingham	400	400 00
Jones, Lieut.-Col. G. E. Allan	Quebec, Canada	2,500	250 00
Kaessbohner, Chas.	Edge Hill, L'pool	400	400 00
Keep, C. J.	London	8,000	8,000 00
Kelsey, Mrs. F.	Surrey	400	400 00
Kelley, Miss M. B.	Cheltenham, Bristol	400	400 00
Keeping-Watts, E. H.	Toronto, Canda	500	500 00
Keys, C. S.	London	500	500 00
Kersley, H.G.	Bath	2,000	2,000 00
King, R. L.	London	500	500 00
King, W. H.	Great Yarmouth	400	400 00
King, Wm. H.	London	300	300 00
Kisch, Benj.	London	4,000	4,000 00
Kimber, Mrs. F. E.	Belverdere, Kent	500	500 00
Knibbs, Francis	Bow, E.	500	500 00
Kermode, L. Q.	Birkdale	800	800 00
Longley, Rev. T. G.	Betchworth, Surrey	500	500 00
Latham, Miss Edith	Enfield	2,500	2,500 00
Ladds, Alfred	Honor Oak, S.E.	1,200	1,200 00
Lawry, Chas. A.	Eltham, Kent	700	700 00
Lazenby, J.	Peterborough	1,000	1,000 00
Lamb, Rev. Geo., Lamb, Mrs. M.L.A.	Kirkintilloch	1,000	1,000 00
Lang, Alexander	Paisley, N.B.	500	500 00
Lang, Miss Minnie	Paisley, N.B.	500	500 00
Lancaster, L. A.	Ruislip, Middlesex	400	400 00
Lane, Col. C. G.	Guildford, Surrey	2,000	2,000 00
Lane, J. H.	Southsea, Hants.	100	100 00
Lethaby, W. A.	Norwich	500	500 00
Lewendon, Mrs. C.	Wednesbury	100	100 00
Lewis, David	Troedyrhiw, S.O. Glam.	100	100 00
Lewis, H. (J.P.)	Newtown, Mon. Wales.	400	400 00
Lewis, S. R.	Brighton	400	400 00

SESSIONAL PAPER No. 8

THE UNION LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Lewis, William	Talgarth, Breconshire	200	200 00
Lewis, D. M	Tooting, S.W	200	200 00
Linton, Thos	London	1,000	1,000 00
Linnell, F. G	Manchester	200	200 00
Lightbourne, Jas	Tenby, S. Wales	100	100 00
Livesey, W. F	Preston, Lancs	200	200 00
Locke, F. W	Wood Green, N	100	100 00
Lowman, W. H	Coventry	500	500 00
Lockhead, J. M	Glasgow	200	200 00
Luker, W. L	Derby	200	200 00
Lugard, M. (Mrs.)	Tiverton, Devon	300	300 00
Lupton, J. F	Bradford, Yorks	400	400 00
Lucas, C. E	Staines	5,000	5,000 00
Lyon, F. B. (Hon.)	Northumberland	3,000	3,000 00
Lyne, Chas	Bexhill-on-Sea	500	500 00
Lyell, J. R., Execrs. of	Hampstead	200	200 00
Lambert, Herbert	Worcester	200	200 00
Latham, A. H. & Ada E	Atley, Keighley	600	600 00
Millichamp, Dr. Geo. E	Toronto, Canada	2,500	250 00
Mills, G	Balham, S.W	1,500	1,500 00
Milroy, Dr. Jas	Kilbirnie, Ayrshire	500	500 00
Morris, R. E	Nottingham	1,500	1,500 00
Norton, J. W	Muswell Hill, N	1,000	1,000 00
Mountfort, Mrs. S. A	Mildenhall, Suffolk	1,000	1,000 00
Mottershead, A	Bramshall, Cheshire	500	500 00
Mosses, J. O	N. Finchley, N	100	100 00
Morham, G	Edinburgh, N.B	400	400 00
Mobbs, G. W	Abingdon, Berks	400	400 00
Macfarlane, D	Doune, Perthshire	1,000	1,000 00
McNair, Rev. A	Kilmarnock	700	700 00
McLean, J. C	Selkirk, N. B	100	100 00
McChrystal, Miss M. V	Paisley, N.B	100	100 00
McNicol, J	Glasgow, N.B	500	500 00
McLean, Chas	Crathie, Aberdeenshire, N.B	100	100 00
McCallum, Thos. W	Dailby, Ayrshire	2,000	2,000 00
McGregor, Jn	Stirling, N.B	2,000	2,000 00
McIntosh, Alex	Nairn, N.B	500	500 00
Munt, G. W	Crouch End, N	2,000	2,000 00
Muir, Miss E. C	Duffield, Derby	500	500 00
Murgatroyd, Mrs. H	Worthing	600	600 00
Muir, Alexander	Glasgow, N.B	300	300 00
Muckersie, Mrs. K. W	Merleton, Dollar, N.B	200	200 00
Murdoch, H. M	Newlands, Renfrew	200	200 00
Morton, Jas., J.P	Renton, N.B	5,000	5,000 00
Munro, A. C. and Mrs. E. C	Oakbank, Paisley, N.B	400	400 00
Martin, Jas	Streatham Hill	3,000	3,000 00
Martin, Major C. B	Netley, Hants	1,500	1,500 00
Maxwell, Wellwood, Jr	Kirkinnan, Dalbeattie	1,200	1,200 00
Maxwell, Aymer	Kirkinnan, Dalbeattie	1,200	1,200 00
Maxwell, Wellwood	Kirkinnan, Dalbeattie	1,200	1,200 00
Marsh, Mrs. E	Atherton	400	400 00
Manley, Rev. H. J	Nr. Pwllheli, N. Wales	1,000	1,000 00
Margrie, G	Ilford, Essex	500	500 00
Martineau, Mrs. F	Roadean, Brighton	2,000	2,000 00
MacDonald, Rev. D., B.D	Motherwell, N.B	200	200 00
McNab, Jn. F	Doune, Perthshire, N.B	100	100 00
McArthur, D. R	Bromley, Kent	500	500 00
MacLean, C. J	Glasgow	1,000	1,000 00
McCulley, Robert	Jordanhill, Glasgow	200	200 00
Meering, Miss A. E	Belvedere, Kent	200	200 00
Mertens, F. H	London	1,000	1,000 00
Mellor, Wm	Leicester	1,000	1,000 00
Megahy, J	Preston, Lancs	400	400 00
Meiklejoin, W., J.P	Fife, N.B	1,000	1,000 00
Messenger, J	Jersey, C.I	500	500 00

THE UNION LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Milne, T. M.	Edinburgh, N.B.	500	500 00
Milne, Geo.	Forres, N.B.	500	500 00
McKendrick, Mrs. E.	Gartmore, Perthshire	500	500 00
Milne, Chas. W.	Glasgow, N.B.	400	400 00
Milne, Mrs. H. S.	Hornsey, N.	600	600 00
Millard, J. C.	N. Kensington	1,000	1,000 00
Mitchell, R. S.	Glasgow West	1,500	1,500 00
Mowat, Dr. T. S.	Greenock, W.	400	400 00
Mayer, J. V.	Douglas, I. of Man.	200	200 00
Mather, G.	Southend-on-Sea	400	400 00
Mackeson, Miss L.	Kensington	800	800 00
Mason, J. H.	Hamilton, N.B.	400	400 00
Martin, Hy.	Prescott, Lancs.	500	500 00
Matthews, A. J.	Bradford	100	100 00
Mackenzie, A. J.	Inverness, N.B.	400	400 00
Macqueen, Mrs. S.	Montgomery	300	300 00
Miller, David	Bootle, Liverpool	1,000	1,000 00
Mitchell, Major H., J.P.	Charing, Kent	3,000	3,000 00
Middleton, M. A.	Birmingham	200	200 00
Mayor, D. H.	Ardwick, Manchester	200	200 00
Martin, Wm.	Burgh Heath, Surrey		
Martin, Sidney.	Norbury, Surrey	8,500	8,500 00
Martin, Leonard	Cobham		
Martin, Sydney	Norbury, Surrey	2,400	2,400 00
National Agency Company	Toronto, Canada	982,500	98,250 00
Nevill, Robert	Maldon, Essex	5,000	5,000 00
Newland, H. G.	Bromley, Kent	500	500 00
Nelson, F.	Wallasley, Lancs.	1,000	1,000 00
Newdigate, B. H.	Letchworth, Herts.	400	400 00
Nell, Alfred	Norbury	500	500 00
Nessler, Chas.	Hammersmith, S.W.	1,000	1,000 00
Neave, D. C., executors of	Aberfeldy, Perthshire, N.B.	800	800 00
Nicklin, C. S.	Walsall	200	200 00
Nicklin, G. M.	Walsall	100	100 00
Norrington, S. Major F. C.	Headley, Hants.	100	100 00
Nuttall, Mrs. A. G.	St. Albans, Herts.	100	100 00
Newman, Hy. A.	Fife, N.B.	200	200 00
Newsome, Mrs. F. E.	Salisbury	400	400 00
Oldham, J. W.	Manchester	500	500 00
Oversby, W. T.	Liverpool	900	900 00
Oversby, Mrs. S. R.	Liverpool	300	300 00
Oglesby, Wm.	Middlesex	500	500 00
Overbury, Mrs. M. L.	Hastings	500	500 00
Ogilvie, Rev. T. G.	Chelmsford, Essex	300	300 00
Osborne, T. C.	Colchester	2,500	2,500 00
O'Flynn, Patrick	London	400	400 00
Passmore, Mrs. J.	Swindon, Wilts.	400	400 00
Partridge, Wm.	Ebb Vale, Mon.	100	100 00
Patterson, W. V.	Innfields, W. V.	1,500	1,500 00
Playne-Smith, Mrs. H.	Inverness, N. B.	4,000	4,000 00
Parker, J. H. H.	Newton Abbott, Devon.	300	300 00
Prance, C. H. G.	St. Anstell, Cornwall.	200	200 00
Parker, I. S.	London	200	200 00
Petty, F. S.	Leicester	600	600 00
Peake, A., Capt.	Bristol	300	300 00
Peake, Miss. W. J. M.	"	300	300 00
Peto, Frank	St. Leonard's-on-Sea	2,000	2,000 00
Peacock, Miss A. M.	Clapham Common, S. W.	200	200 00
Peck, A. E.	Scarborough, Yorks.	1,000	1,000 00
Preston, James.	Darwen, Lancs.	200	200 00
Pears, H. W. K.	Hove, Sussex	1,000	1,000 00
Prickett, Ann, Est.	Worthing, Sussex	400	400 00
Pinot de Moira, Miss A. M. M.	Bristol	100	100 00
Pilkington, R. E.	Ormskirk, Lancs.	1,000	1,000 00
Pick, Mary Mrs. Katharine	Uppingham	200	200 00

SESSIONAL PAPER No. 8

THE UNION LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Piper, E. R. Miss	Catford	200	200 00
Piper, Miss H. L.	"	200	200 00
Piper, Rev. T. G.	"	200	200 00
Piper, H. A. V.	"	200	200 00
Pritchard, Rev. R. R.	Braintree, Essex	1,000	1,000 00
Pinto, Hermanos	Mark Lane, E. C.	500	500 00
Pirie, C.	Lonmay, N. B.	200	100 00
Porter, G.	Glasgow, N. B.	100	100 00
Pounde, Mrs. E. M.	London	400	400 00
Poole, A. W.	Edinburgh	5,000	5,000 00
Pope, Wm.	Hyde, Cheshire	100	100 00
Potter, Mrs. D. & A. L.	Rugby	400	400 00
Pugh, I. A. Mrs.	Southsea, Hants	400	400 00
Priesner, J. T.	Sale, Manchester	800	800 00
Paine, Hy.	Plymouth, Devon	400	400 00
Powell, Miss M. W.	Rathgar, Dublin	200	200 00
Prothero, Miss M. C. Prothero, Miss F. E. D.	Newport, Mon.	200	200 00
Ransome, H. S.	Chislehurst, Kent	100	100 00
Rathbun, Mrs. E. K.	Penn, U. S. A.	1,000	1,000 00
Ranger, Rev. A. C.	Northampton	800	800 00
Rattray, Robt. & Miss J. A.	Edinburgh, N. B. and Dunblane	2,000	2,000 00
Redshaw, C. R.	Plaistow	400	400 00
Reid, Mrs. M.	Eskbank	800	800 00
Reynolds, C.	Kilburn, N. W.	500	500 00
Reynard, H. L.	London, E. C.	1,000	1,000 00
Reynolds, A. E.	Streatham Hill, Surrey	500	500 00
Renton, W. B.	Briarbank, Kirkcaldy	600	600 00
Rees, J. A. Dr.	Llanilar, Wales	500	500 00
Rigby, E. B.	Croydon, Surrey	300	300 00
Rice, S.	Southampton	100	100 00
Ring, Aug. R.	Sea View	100	100 00
Ring, Mrs. K.	Isle of Wight		
Rickett, K. E. Miss	East Finchley, N.	100	100 00
Richards, Miss M.	Penrose, Falmouth	100	100 00
Rogerson, W. S.	Lonveciennes, France	500	500 00
Rowbotham, W. S.	Woodley, Lancs.	100	100 00
Rothwell, Rev. H., M.A.	Leeds	200	200 00
Robin, Dr. A., M. D.	Sidmouth, Devon	800	800 00
Roberts, Miss M. W.	Kidderminster	100	100 00
Rose, Wm.	Salop	1,000	1,000 00
Rose, Richard	Bedford	400	400 00
Rushbrook, Rev. J. H.	Hendon	200	200 00
Ruddy, J. H.	Sefton Park, Liverpool	400	400 00
Rygate, Mrs. M. A.	Hunstanton	200	200 00
Rygate, D. J., B.A.	"	100	100 00
Royds, W. A. S.	St. Mary Bourne, Hants.	400	400 00
Rutherford, Rev. W. A.	Penrith, Cumberland	100	100 00
Rankin, Rev. Ed. B.	East Lothian, N. B.	300	300 00
Rivers, Frank W.	London, S. W.	1,000	1,000 00
Ross, Miss Kath.	Leith, Edinburgh	400	400 00
Sabin, H. R. F.	Buckingham Gate	400	400 00
Swan, Mrs. A. M.	Kenley, Surrey	500	500 00
Stratton, Geo.	Liverpool	1,000	1,000 00
Sanders, Mrs. M. F.	Lockerbie, N. B.	2,500	2,500 00
Spanton, W. D.	St. Helens, Hastings	5,000	5,000 00
Standing, Wm.	Darwen, Lancs.	300	300 00
Shackleton, Albert	Bradford	500	500 00
Sayer, Miss Ellen	Crouch End, N.	200	200 00
Snare, Robert	Enfield, N.	1,000	1,000 00
Sealfeld, Alfred	Bickley, Kent	2,500	2,500 00
Secker, E. A.	Croydon	500	500 00
Spender, R. E. S.	Bagley Wood, Oxford	1,000	1,000 00
Steele, J.	Kidsgrove, Staffs.	600	600 00

THE UNION LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Stephens, R. M. T., Lieut.	Ottawa, Can.	600	600 00
Stephen, Mrs. A. E.	Bodmin, Cornwall.	100	100 00
Stewart, Hy.	Brighton.	300	300 00
Speke, Luke.	Rochdale, Lancs.	500	500 00
Semple, Mrs. L. E. adtrix. of.	Harrow-on-the-Hill.	200	200,00
Steeds, E. P.	Leicester.	800	800 00
Sergeant, F. M.	West Kirby, Cheshire.	2,000	2,000 00
Slessor, M.B., Robt. A.	Fraserburgh, N. B.	600	600 00
Short, Mrs. E. M.	The Mall, Kensington W.	500	500 00
Short, Harold.	" "	200	200 00
Sheerbart, Chas.	Manchester.	400	400 00
Somerset, Frank L.	Chesterfield.	400	400 00
Storey, J. R.	Sunderland.	500	500 00
Showler, Jas.	Wood Green, N.	200	200 00
Stuhlmann, Mrs. F. C.	Harrogate, Yorks.	400	400 00
Summers, W. L.	Cheltenham, Bristol.	200	200 00
Shultetus, W. A. C.	Queens Doch, Hull.	2,500	2,500 00
Summer, G. H.M.	Fordingbridge, Hants.	3,000	3,000 00
Summerson, Mrs. D. W.	Darlington.	600	600 00
Sunderland, A. R. O., Miss.	Birmingham.	100	100 00
Scott, I. B.	Ambler Thorn, Nr. Halifax.	200	200 00
Slater, John.	Northampton.	100	100 00
Searle, Mrs. E. A.	Edge Hill, Liverpool.	1,000	1,000 00
Sneddon, A.	Coatbridge, N.B.	500	500 00
Stewart, Mrs. M.	Maxwell Park, Glasgow.	2,000	2,000 00
Shweiger, J.	Bournemouth.	1,000	1,000 00
Silcox, Mrs. L. M.	Glamorgan, Wales.	200	200 00
Singer, Edwin.	Bromley, Kent.	500	500 00
Stewart, Alex.	Ayr, N.B.	100	100 00
Stewart, Mrs. F.	Brighton.	100	100 00
Stringer, Richard.	Deptford, S.E.	2,600	2,600 00
Simmons, F. W.	Derby.	200	200 00
Stirling, J. W.	Nether Cumbushnie, Braco, N.B.	400	400 00
Smith, Wm.	105 Brooklyn St., Crewe.	2,000	2,000 00
Smith, Thos.	York.	500	500 00
Smith, Miss C.	Bolton, Lancs.	400	400 00
Smith, Jn.	Sunthorpe, Wallington, Surrey.	600	600 00
Smith, Fredk.	Handsworth, Birmingham.	600	600 00
Smith, C. S.	Linthorpe, Middleboro'.	800	800 00
Smith, P. J.	Upper Tooting.	1,000	1,000 00
Smith, E. P.	Edgbaston, Birmingham.	400	400 00
Solomon, M. A.	Manor Park, E.	500	500 00
Storey, C. E.	Pollard Lane, Bradford.	500	500 00
Schofield, J. K.	Campden Hill, London.	2,000	2,000 00
Sorley, Peter.	Eastville, Bristol.	500	500 00
Strong, Mrs. A. M.	N. Kensington.	200	200 00
Scott, L. M., M.D.	14 Sloane Sq., S.W.	2,000	2,000 00
Scott, Rev. W. R.	Crawley, Sussex.	200	200 00
Scott, Mrs. C. M.	Alton, Hants.	200	200 00
Slack, N. (Miss)	Southport, Lancs.	400	400 00
Swentenham, Capt. Roger.	Ruthin, N. Wales.	800	800 00
Smith, Fredk.	Kidderminster.	200	200 00
Symons, Harry.	Toronto.	2,500	250 00
Taylor, Wm.	Seaford, Sussex.	1,500	1,500 00
Taylor, J.	Liverpool, Eng.	30,000	30,000 00
Taylor, Mrs. A. K.	Birkdale, Southport.	500	500 00
Taylor, A. J.	Bristol.	200	200 00
Talbott, F. W. G.	Goswell Rd., E.G.	100	100 00
Tait, Mrs. E. C.	Glasgow.	100	100 00
Thresh, J. C.	Chelmsford, Essex.	1,000	1,000 00
Tebbitt, Miss C. E., and Miss L. G.	Bromley.	400	400 00
Tilt, R. R.	Pall Mall, S.W.	500	500 00

SESSIONAL PAPER No. 8

THE UNION LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Thirkhill, Thos	Kirby Malzeard, Ripon, Yorks	500	500 00
Thistlethwayte, A. E	Southwick Park, Fareham, Hants	10,000	10,000 00
Titterton, James	Wallwood, Park	400	400 00
Tombleson, Miss H. M	New Southgate	400	400 00
Trotter, Noel	Grosvenor St. W	10,000	10,000 00
Tomkins, C. J	Braintree, Essex	500	500 00
Tomlinson, T. E	Upperthorpe, Sheffield	100	100 00
Thornton, Dr. F. B	Springfield House, Reigate, Surrey	500	500 00
Thomas, Miss E. E	Trosnant, Havant, Hants	1,000	1,000 00
Tilt, Mrs. Jessie	Sutton, Surrey	500	500 00
Titterton, Miss E. M. G	Wallwood Park	400	400 00
Thomas, L. G	Colwyn Bay, N. Wales	300	300 00
Thow, John	Edinburgh, N. B	200	200 00
Thomson, A. M	Sandgate St., Ayr, N.B	2,000	2,000 00
Thompson, F. W	Streatham, S.W	1,000	1,000 00
Thomline, Jas	Hawick, N.B	800	800 00
Thornhill, P. L	Lordship Park, N	1,000	1,000 00
Todd, Wm	Gonton, Manchester	1,000	1,000 00
Turner, H. T	Westbrooke, Surrey	400	400 00
Turner, Walter	Egremont, Cheshire	2,000	2,000 00
Turnbull, F. J	Edinburgh, N.B	2,000	2,000 00
Trueman, Wm	Woodbridge Rd., Guildford	200	200 00
Tulley, Geo., Jr	Wadhurst, Sussex	400	400 00
Tyrrell, A. J	Wallington, Surrey	100	100 00
Townsend, G	Rawtenstall N., Manchester	600	600 00
Tester, Arthur	Wellingborough	500	500 00
Thomson, David	Barwise Court, Carlisle	1,000	1,000 00
Thomson, Geo. I	Barwise Court	1,000	1,000 00
Upshall, C. J	Clapton, N.E	500	500 00
Underhill, Miss I. E	Notting Hill, W	500	500 00
Uttley, J. E., and Gorner, H. K	Sheffield	600	600 00
Vaughan, Wm	Capel, Surrey	1,000	1,000 00
Varley, Mrs. R	Waite, Huddersfield	1,000	1,000 00
Varley, J	Albert Road, Wolverhampton	1,000	1,000 00
Walton, Mrs. R	Streatham, S.W	1,000	1,000 00
Walton, Oliver	Birmingham	100	100 00
Watt, Dr. Jas. R	Amisfield House, Ayr	400	400 00
Walkinshaw, C. C	Regents Park, N.W	400	400 00
Waterman, J. L	Faversham, Kent	200	200 00
Watmough, S	Girlington, Bradford	400	400 00
Way, W. J	Barnstable, Devon	200	200 00
Watson, A. K	Ipswich	1,000	1,000 00
Watson, T. H	Bradford, Yorks	1,500	1,500 00
Ward, Mrs. M. A	Nottingham	1,000	1,000 00
Ward, W. R	Southwark Park Rd., S.E	800	800 00
Ward, Percy	Heaton, Bradford	300	300 00
Walton, Robert	Sparkbrook, Birmingham	800	800 00
Walley, F	Derby	500	500 00
Waterworth, J	Liverpool	1,000	1,000 00
Walker, H. J	12 Albermarle St. W	1,200	1,200 00
Watt, Mrs. L	Comrie, Perthshire, N.B	300	300 00
Watson, Wm	Cellardyke, N.B	100	100 00
Webber, Wm	Plymouth	2,000	2,000 00
Weeks, Edwin	Cambridge Road, East Cowes	100	100 00
Weddle, Miss I. A	Corbridge-on-Tyne	100	100 00
Weiss, J. (deceased)	Edgbaston, Birmingham	500	500 00
Wermig, G	Woking, Surrey	2,000	2,000 00
Weight, W. C	Brighton	400	400 00
Webster, James	Brockley, S.E	2,000	2,000 00
Welsh, Hugh	Patrick, N.B	400	400 00

THE UNION LIFE ASSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Welsh, Miss E. M.	Eastbourne	400	400 00
Wetherell, B. A.	Nottingham	800	800 00
West, Sir Raymond	Norwood, Surrey	3,500	3,500 00
Weir, Rev. Jn., M.A.	Stirling	200	200 00
Wells, Mrs. E. B.	Claughton, Birkenhead	500	500 00
Wills, G. R.	Exeter	500	500 00
Wilton, Thos.	Hawarden, Dartmouth	2,000	2,000 00
Wilkinson, G. W.	Haverstock Hill, N.W.	2,000	2,000 00
Wilkinson, Mrs. E. E.	Steepford, Birmingham	300	300 00
White, Frank	Taunton, Somerset	3,000	3,000 00
Winterbourne, S. P.	St. Dunstan's Hill, E.C.	2,000	2,000 00
Wigg, L. N.	Old Charlton, Kent	200	200 00
White, G.	Enfield, Middlesex	1,500	1,500 00
White, Ernest	London County & Westminster Bank, Windsor	100	100 00
Wright, Miss L.	Morecambe	200	200 00
Wilson, Mrs. G. U. R.	Hawick, N.B.	1,000	1,000 00
Wilson, Miss E. H.	South Bantaskine, Nr. Falkirk	4,000	4,000 00
Whitlock, C. E.	Grove Dulwich	300	300 00
Willerton, R. T.	Corby, Nr. Grantham	400	400 00
Woolley, Alfred	Ormskirk, Lancs.	1,000	1,000 00
Woodcock, Mrs. B.	St. Andrews, Fife	400	400 00
Woodall, Mrs. H.	Waberthwaite, Cumberland	500	500 00
Woodage, C. R.	Brighton	600	600 00
Woodin, Mrs. M. A.	Barnwall, Cundle, Northants	400	400 00
Wodehouse, Rev. F. A.	Gotham Rectory, Derby	200	200 00
Wollard, T. F.	Leyton	1,000	1,000 00
Woodward, Rev. W. J.	Halwell, R.S.O. Devon	200	200 00
Williams, E. J.	S. Devon	500	500 00
Wellesley, Wm.	Bournemouth	800	800 00
Wright, K. H.	Rugby	500	500 00
Wright, Arthur	Bakewell, Derbyshire	200	200 00
Williamson, Robert	Kirkcaldy, Fife	500	500 00
Wright, C. J., Jr.	Ross, Hereford	400	400 00
Wilkes, Chas.	Wellington, Surrey	2,000	2,000 00
Willans, Mrs. M. E.	Bournemouth	500	500 00
Wilkie, R.	Manchester	400	400 00
Wyness, J. F.	Milltimber, Aberdeen	2,000	2,000 00
Wynne, Miss M. S.	Pembroke, S.W.	400	400 00
Wyllie, Robert	Banff, N.B.	100	100 00
Wyndham, Percy	Mid. Bank, Cockermouth	1,200	1,200 00
Watt, James	Aberdeen, N.B.	500	500 00
Wilson, Miss Helen	Falkirk, N.B.	2,000	2,000 00
Wilkinson, Mrs. A.	Old Trafford, Manchester	200	200 00
Wood, Jn.	Carlisle	1,400	1,400 00
Walker, Robt. McA., M.A.	Hamilton, N.B.	400	400 00
Wood, Miss Elisabeth	New Cunnock, Ayrshire, N.B.	200	200 00
Young, G. H.	Bournemouth	1,400	1,400 00
Yaxley, Robert	Combe Down, Bath	400	400 00
Young, Mrs. B. C.	Bournemouth	200	200 00
Items in suspense			705 63
Totals		$ 1,642,000	$ 742,705 63

THE CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

LIST OF OFFICERS—(As at March, 1913).

Past Head Consul Commander, C. C. Hodgins: Dr. W. S. Harrison, Head Consul Commander and Head Physician; H. S. Peirce, Head Adviser-Lieutenant; J. H. Saunders, Head Banker; Clair Jarvis, Head Clerk; R. G. Stinson, Head Escort; W. A. Hall, Head Watchman; George Crawford, Head Sentry; John Manning, J. B. Hoover, Rev. J. W. Hodgins, Head Managers; Edwards Morgan and Company, Auditors.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

LIST OF OFFICERS—(As at January 29, 1913).

Jos. Oliver, Pres.; Robt. Maxwell, Vice-Pres.; Henry Goodman, Treas.; Etta M. Rowley, Sec.

LIST OF DIRECTORS—(As at January 29, 1913).

Jno. Burns, Robert Forbes, S. M. Sterling, John Gibson, W. S. B. Laurie, A. J. Tipping, C. S. Parsons, R. G. Hector, S. R. Wickett.

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

LIST OF OFFICERS—(As at February 22, 1913).

Hon. M. F. Hackett, Grand President; Hon. A. D. Richard, Grand 1st Vice-President; B. O'Connell, Grand 2nd Vice-President; J. J. Behan, Grand Secretary; W. J. McKee, Grand Treasurer.

Grand Trustees—Alex. Germain, M.D.; Very Rev. A. E. Burke, LL.D.; Jas. W. Mallon, B.A., L.L.B.; Hon. Justice M. A. McHugh; Hon. Jno. Morrissey.

THE ROYAL GUARDIANS.

LIST OF OFFICERS—(As at June 20, 1913).

Thos. Brady, Jno. Hyde, O. W. G. Dettmers, C. P. Wood, W. G. Butler, A. T. Patterson, E. C. Lalonde, N. Tessier, R. D. Woodrow, Jas. Martin, F. W. Atkinson, H. W. West.

THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

LIST OF OFFICERS—(As at June 30, 1913).

E. Ramsay, H.C.R.; W. R. Woodstock, H.S.C.R.; A. Webber, H.C.S.W.; A. Martin, H.C.J.W.; H. McPherson, H.C.S.B.; R. J. McWilliams, H.C.J.B.; H. C. Wilson, H.C.T.; L. Secord, M.D., H.C. M.E.; W. Williams, Perm. Sec.

THE SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

LIST OF OFFICERS—(As at February 24, 1912.)

Elliott G. Stevenson, S.C.R.; Victor Morin, P.S.C.R.; J. D. Clark, S.V.C.R.; Robt. Mathison, S.S.T.; T. Millman, S. Phy.; W. H. Hunter, S.C.

APPENDIX B

General Statements of British Companies

FOR

YEAR ENDING DECEMBER 31, 1912.

(Received after copy for Canadian Statements had been sent to the Printer.)

THE GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

General Business Statement for Year ending December 31, 1912.

Life Revenue Accounts.

	£	s.	d.
Amount of Life Assurance Fund at the beginning of the year	10,247,685	13	11
Premiums	1,058,709	15	3
Consideration for Annuities granted	71,915	4	5
Interest, Dividends and Rents	£423,905 16 10		
Less Income Tax thereon	4,273 2 1		
	419,632	14	9
Loans, Charges, Assignment and Transfer Fees	78	2	9

New Life Assurance effected during the Year 1912.
(Reassurances deducted.)

	Number of Policies	Sums Assured.	Annual Premiums.	Single Premiums.
Within the United Kingdom	1,234	£420,111	£16,942 1 8	£2,318 17 0
Out of the United Kingdom	5,587	1,931,280	95,457 1 5	364 2 8
Total	6,821	£2,351,391	£112,399 9 1	£2,682 19 8

	£	s.	d.
	£11,798,021	10	1

	£	s.	d.
Claims under policies paid and outstanding—			
By death	447,441	16	4
By maturity	521,191	17	0
Surrenders, including surrenders of bonus	71,428	16	3
Annuities	155,026	9	0
Bonuses in cash	3,667	18	19
Bonuses in reduction of premium	1,934	14	6
Life Business—			
Commission	80,482	3	4
Expenses of Management	160,819	6	0
Annuity Business—			
Commission	1,414	16	10
Expenses of Management	5,173	4	8
Balance of Profit and Loss on securities realized and on exchange	14,884	10	6
Agents' Balances irrecoverable	520	1	3
Dividends—Interest to Shareholders	1,118	18	0
Transferred to Investment Reserve Fund	50,000	0	0
Amount of Life Assurance Fund at the end of the year, as per Third Schedule	10,282,616	17	7
	£11,798,021	10	1

BALANCE SHEET.

LIABILITIES.

	£ s. d.	£ s. d.
Shareholders' Capital paid up	22,378 0 0	
Life Assurance Fund	10,282,616 17 7	
Leasehold and other Insurance Fund	15,730 6 0	
Investment Reserve	120,000 0 0	
		10,440,725 3 7
Claims admitted or intimated but not paid		132,648 11 3
Annuities due and unpaid		7,232 12 3
Sundry outstanding Liabilities		8,649 5 4
		£10,589,255 12 5

ASSETS.

	£ s. d.	£ s. d.
Mortgages on property within the United Kingdom		166,624 3 9
" " out of the United Kingdom		941,505 14 11
Loans on Parochial and other public rates		44,218 6 1
" Life Interests		50,970 3 0
" Reversions		18,781 6 1
" Stocks and Shares		115,000 0 0
" Company's Policies within their Surrender values		1,013,142 12 0
" Personal Security		3,989 5 0
Investments (at cost or under)—		
Deposit with the High Court (India 3½ per cent Stock)		20,014 0 6
British Government Securities		38,785 2 9
Indian and Colonial Government Securities		46,701 1 8
" " Provincial Securities		7,059 14 11
" " Municipal Securities		239,101 18 5
Foreign Government Securities		2,136,616 10 2
" Provincial Securities		30,920 18 0
" Municipal Securities		70,394 10 3
Railway and other Debentures and Debenture Stocks—		
Home and Foreign		3,346,443 8 3
Railway and other Preference and Guaranteed Stocks		84,467 4 2
Railway Ordinary Stocks		394,582 6 11
Freehold Ground Rents		12,500 0 0
House Property and other Real Estate		1,209,142 0 0
Reversions		51,264 8 4
Agents' Balances		12,044 2 10
Outstanding Premiums		90,181 7 7
" Interest, Dividends and Rents		31,489 7 11
Interest accrued but not payable		90,554 16 4
Cash—		
On deposit	£ 1,500 0 0	
In hand and on current account	112,190 15 4	
		113,690 15 4
Furniture and Fittings		7,532 2 4
Credit Premiums		1,838 4 11
		£ 10,589,255 12 5

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance Fund at the beginning of the year...	£3,939,777	13	6	Claims under life policies, including those admitted but not paid (after deducting sums reassured)...			£281,170	1	7
Premiums after deduction of reassurance premiums...	262,705	4	9	Surrenders...			25,667	15	11
Interest, less income tax...	149,787	14	11	Commissions...	£ 11,570	18 3			
Assignment fees...	93	15	0	Expenses of Management...	13,236	4 2			
Fines...	140	15	1	Medical fees...	1,174	18 0			
				Stamps...	288	10 1			
							26,270	10	6
				Transfer to annuity account consideration for immediate annuities hitherto deferred.			4,915	18	4
				Amount of the funds at the end of the year, as in balance sheet...			4,014,480	16	11
	£4,352,505	3	3						£4,352,505 3 3

Globe Fund.

Amount of life assurance fund at the beginning of the year...	£80,606	19	9	Claims under life policies, including those admitted but not paid (after deducting sums reassured)...			£4,639	16	0
Premiums after deduction of reassurance premiums...	1,227	2	9	Commission...	£28	6 2			
Interest, less income tax...	2,998	10	3	Expenses of management...	94	8 1			
Assignment fees...	0	5	0				122	14	3
				Amount of funds at the end of the year as in balance sheet.			80,070	7	6
	£ 84,832	17	9						84,832 17 9
	£ 4,437,338	1	0						£4,437,338 1 0

ANNUITY ACCOUNT.

Liverpool and London and Globe Fund.

Amount of fund at the beginning of the year	£1,075,901 8 10		
Consideration for annuities granted	13,761 14 10		
Interest, less income tax	38,369 10 0		
Assignment fees	0 5 0		
Transfer from life fund consideration for immediate annuity hitherto deferred	4,915 18 4		
		£1,132,948 17 0	

Globe Fund.

Amount of fund at the beginning of the year	£ 1,464 8 0		
Interest (less income tax)	45 16 11		
		1,510 4 11	
		£1,134,459 1 11	

Liverpool and London and Globe Fund.

Annuities paid	£150,741 16 11		
Commission	102 4 6		
Expenses of management	3,666 6 5		
Amount of fund at the end of the year, as in balance sheet	978,438 9 2		
		£1,132,948 17 0	

Globe Fund.

Annuities paid	£513 0 0		
Expenses of management	12 16 6		
Amount of fund at the end of the year, as in balance sheet	984 8 5		
		1,510 4 11	
		£1,134,459 1 11	

MEMBERS' LIFE PROFITS ACCOUNT.

	£ s. d.		£ s. d.
Amount of fund at the beginning of the year	17,885 17 4	Carried to profit and loss account	18,422 8 10
Interest, less income tax	536 11 6		
£	18,422 8 10	£	18,422 8 10

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET.

LIABILITIES.

	£ s. d.	£ s. d.
Members' capital, 300,000 shares at £10 each of which 265,525 are issued, and £1 per share paid up	265,525 0 0	
Four per cent perpetual debenture stock	805,800 0 0	
Four per cent "Thames and Mersey" Debenture Stock	450,695 10 0	
		1,522,020 10 0
Life Assurance Funds—		
Liverpool and London and Globe	£ 4,014,480 16 11	
Globe	80,070 7 6	
		4,094,551 4 5
Annuity Fund—		
Liverpool and London and Globe	£ 978,438 9 2	
Globe	984 8 5	
		979,422 17 7
Leasehold Redemption Fund		530 1 0
General reserve fund	£ 1,850,000 0 0	
Fire reserve funds	1,451,468 12 1	
Accident reserve funds	89,982 8 3	
Employers' Liability Reserve Fund	119,543 8 11	
General Insurance Reserve Fund	359,313 15 10	
		3,870,308 5 1
Profit and loss		946,320 17 0
Other funds, viz.:—		
Four per cent perpetual debenture stock premium fund		268,600 0 0
Permanent fire policy deposit fund		40,313 6 4
Staff pension fund		75,000 0 0
Suspense account		193,515 4 3
Transfer fees reserved		1,137 6 0
Claims under life policies admitted but not paid—		
Liverpool and London and Globe	£ 46,781 15 3	
Globe	2,445 0 0	
Outstanding fire losses	238,865 19 9	
Other sums owing by the company—		
Dividends due and unpaid	11,198 5 10	

ASSETS.

	£ s. d.	£ s. d.
Mortgages on property within the United Kingdom		317,200 15 2
Mortgages on property out of the United Kingdom		984,684 19 3
Loans on the company's policies within their surrender values		162,441 11 7
Loans on parochial and other public rates		130,728 12 3
Loans on life interests and annuities		44,009 11 6
Investments at their book value—		
Deposited with the High Court—		
British government securities	£ 18,845 18 3	
Municipal and county securities, United Kingdom	13,918 13 4	
Indian and colonial government securities	1,009 8 6	
Railway and other debentures and debenture stocks	1,887 5 11	
Railway preference stocks	5,341 13 4	
		41,002 19 4
British government securities		50,332 15 11
Municipal and county securities, United Kingdom		99,908 10 11
Indian and colonial government securities		390,059 15 0
Indian and colonial municipal securities		192,241 2 10
Indian and colonial provincial securities		70,239 10 1
Foreign government securities		212,323 6 11
Foreign municipal securities		353,029 5 6
Foreign provincial securities		373,987 11 1
Stocks and shares of other companies	£ 527,038 0 0	
Bonds of other companies	9,612 10 0	
		536,650 10 0
Railway and other debentures and debenture stocks		3,287,274 6 2
Railway and other preference and guaranteed stocks		2,215,369 2 8
Railway and other ordinary stocks		1,087 10 7
House property, including offices partly occupied by the company		1,000,783 9 6
Land		8,842 15 7
Freehold ground rents		30,108 4 11
Leasehold ground rents		1,371 8 2
Life interest and annuities	£ 124,779 4 10	
Reversions	9,345 2 9	
		134,124 7 7
Rent charges		105,684 0 3

Amount owing to other insurance companies	202,635 13 11		
Current accounts owing by company	73,336 15 4	575,266 10 1	
			£12,566,986 1 9

Agents' balances (Being the uncollected portion of the revenue of the last quarter ending on the date to which these accounts are made up; since collected.)	£ 564,249 10 5			
Outstanding premiums	402,918 19 5		967,168	9 10
Outstanding interest, dividends and rents			15,399	4 2
Outstanding interest, accrued and not due			93,235	9 7
Cash—				
On deposit	£ 179,552 9 3			
In hand and on current account	395,311 13 1		574,864	2 4
Other assets—				
Loans on reversions	£ 3,450 0 0			
Loans on stocks and shares	9,965 7 4			
Amounts owing to the company	635 3 10			
Amounts owing by other insurance companies	70,835 16 6			
Bills receivable	2,133 19 7			
Stationery and office furniture	2,342 9 11		89,362	17 2
GLOBE.				
House property, including offices partly occupied by the company			83,499	15 11
			£12,566,986	1 9

THE LONDON AND LANCASHIRE LIFE AND GENERAL INSURANCE ASSOCIATION, LIMITED.

General Business Statement for the Year ending December 31, 1912.

LIFE ASSURANCE ACCOUNT.

	£	s.	d.
Amount of life assurance and annuity fund at the beginning of the year	2,693,948	18	11
Premiums	324,676	19	11
Consideration for annuities granted	3,187	4	0
Interest, dividends and rents £ 118,539 8 10			
Less income tax thereon 4,296 2 7			
	114,243	6	3
Registration fees	69	0	0
	£3,136,125	9	1

	£	s.	d.
Claims, under policies, paid and outstanding—			
By death	146,808	16	4
By maturity	82,944	13	10
Surrenders, including surrenders of bonus	30,543	10	6
Annuities	715	18	4
Bonuses in cash	1,052	1	5
Bonuses in reduction of premiums	120	4	1
Bad debts	29	11	1
Commission	22,887	17	8
Expenses of management	43,743	2	3
Transferred to investment reserve fund	5,000	0	0
Transfer to proprietors' fund revenue account, to provide for dividend and bonus to shareholders	13,567	5	4
Amount of life assurance and annuity fund at the end of the year, as per balance sheet	2,788,712	8	3
	£3,136,125	9	1

Balance Sheet.

LIABILITIES.

		£	s.	d.
Shareholders' capital—				
Subscribed (66,765 shares of £5 each)		333,825	0	0
Proprietors' funds—				
Paid-up capital as at December 31, 1910	£50,000 0 0			
Paid-up capital in 1911 in respect of further issues of shares in connection with the acquisition of Welsh Insurance Corporation	16,765 0 0			
		66,765	0	0

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	42,914	11	6
Mortgages on property out of the United Kingdom	343,313	11	7
Loans on life interests	38,776	16	6
Loans on reversions	37,869	5	1
Loans on stocks and shares	2,000	0	0
Loans on Association's policies within their surrender values	256,532	15	8
Loans on personal security	9,039	19	0
INVESTMENTS.			
Deposits with the High Court:—			
Life assurance business—			
£12,000 New South Wales 3 per cent inscribed stock, 1935	11,443	8	6
£10,000 Hull, Barnsley & West Riding Junction Railway and Dock Company 2nd debenture stock	10,546	6	0
Employers' Liability business—			
£5,000 Western Australia 3 per cent inscribed stock, 1927	4,554	16	0
£8,000 City and South London Railway Company, 4 per cent perpetual debenture stock	8,271	12	0
£10,000 East Indian Railway Company new 3 per cent. debenture stock	8,000	0	0

Proprietors' Funds—			
Reserve fund	19,395	5	7
Investment reserve	38,734	14	2
Proprietors' fund revenue account	3,797	16	11
Fire insurance fund	4,197	19	1
Employers' liability insurance fund	6,930	9	6
Accident insurance fund	3,722	4	6
General insurance fund	12,149	8	2
Sinking fund and capital redemption fund	10,953	1	8
Life assurance and annuity fund	2,788,712	8	3
Claims admitted or intimated but not paid—			
Life assurance	48,584	5	3
Fire assurance	1,241	4	9
General insurance	5,066	0	0
Dividend and bonus to proprietors to December 31, 1912	5,047	7	0
Sundry creditors			
Fire	5,812	4	0
Accident	851	2	5
Employers' liability	1,075	12	0
General	3,547	13	11
Bills payable	625	0	0
Temporary loan	25,000	0	0
	£ 3,052,208	17	2

British Government securities				8,878	4 6
Indian and Colonial government securities				87,967	9 8
Indian and Colonial provincial securities				21,845	19 11
Indian and Colonial municipal securities				454,953	18 0
Foreign government securities				57,000	7 10
Foreign municipal securities				69,710	7 5
Railway and other debentures and debenture stocks—home and foreign				934,364	5 11
Railway and other preference and guaranteed stocks				60,172	16 8
Railway and other ordinary stocks				77,853	15 8
House property (at cost, *less* sinking fund)				96,420	8 5
Reversions				5,252	16 8
Shares in other companies and cost of insurance businesses acquired				174,623	15 11
Organization account				20,789	8 10
Agents' balances and December premiums on which the days of grace are current				101,370	4 9
Outstanding premiums				3,953	12 9
Outstanding interest, dividends and rents				268	16 4
Interest accrued but not payable				235,339	12 1
Bills receivable				5	1 8
Cash—					
On deposit	£ 10,000	0	0		
In hand and on current account	44,705	2	2		
				54,705	2 2
Other assets—					
Furniture and fittings at head office and branches				8,839	0 2
Amounts due from fire department				4,630	10 0
				£3,052,208	17 2

STATEMENT of Assessment for the year ending March 31, 1912 made in accordance with "The Insurance Act, 1910," on life insurance premiums of Companies transacting life insurance.

Companies.	Taxes.	Companies.	Taxes.
	$ cts.		$ cts.
Ætna Life	409 91	Phœnix of London	114 36
British Columbia Life	9 61	Provident Savings	48 35
Canada Life	1,695 69	Prudential	540 32
Canadian Guardian Life	4 89	Royal Guardians	58 65
Catholic Mutual	283 83	Royal Insurance Co.	110 36
Commercial Travellers	22 54	Security Life	3 15
Commercial Union	17 12	Sovereign Life	72 66
Confederation	996 28	Standard	490 48
Continental Life	147 57	Star	7 10
Crown Life	143 34	State Life	27 46
Dominion Life	230 04	Subsidiary High Court A.O.F.	30 36
Equitable	457 60	Sun Life	1,771 52
Excelsior Life	282 18	Supreme Court I.O.F.	1,036 51
Federal	481 36	Travelers	200 42
[illegible]	4 38	Travellers Life of Canada	12 93
Great-West	1,291 27	Union Life	387 97
Home Life	133 21	Union Mutual	158 23
Imperial Life	663 33	United States Life	29 59
Liverpool and London and Globe	1 88	Woodmen of the World	103 66
London Assurance	12		
London and Lancashire Life	268 60		
London Life	468 27	*Retired Companies.*	
Manufacturers Life	956 05		
Metropolitan Life	1,831 79	Connecticut Mutual	13 98
Monarch Life	56 97	Edinburgh Life	76
Mutual Life of N.Y.	688 40	Life Association of Scotland	6 61
Mutual Life of Canada	1,493 74	National Life of the United States	27
National Life of Canada	270 74	North Western Mutual Life	1 91
New York Life	1,171 15	Phœnix Mutual Life	10 02
North American Life	908 89	Scottish Amicable	87
North British and Mercantile	11 84	Scottish Provident	36
Northern Life	169 45		
Norwich Union Life	2 14	Total	20,873 04

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Commercial Union	42	46	
Confederation Life	48		499
Connecticut Mutual	64		
Continental Life	66		501
Crown Life	74		507
Dominion Life	81		511
Edinburgh Life	89		
Equitable Life	91	97	
Excelsior Life	101		513
Federal Life	110		515
Foresters, Supreme Court, I.O.F	463		597
Foresters, Subs. High Court, A.O.F	443		597
Germania	121	124	
Great-West Life	127		517
Gresham Life	139	600	
Home Life Association	142		523
Imperial Life	149		526
Life Association of Scotland	160		
Liverpool and London and Globe	162	602	
London and Lancashire Life	164	606	
London Assurance	172		
London Life	173		527
Manufacturers Life	182		528
Metropolitan Life	198	204	
Monarch Life	208		530
Mutual Life of Canada	214		538
Mutual Life of New York	227	233	
National Life Assurance Co. of Canada	236		539
National Life of the United States	250		
New York Life	252	259	
North American	262		542
North British and Mercantile	276	280	
Northern Life	284		543
North Western Mutual	292		
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Phœnix, of London	299	304	
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APPENDIX C

INSURANCE REPORT

VOLUME II

STATEMENT SHOWING THE MOVEMENT OF SECURITIES OF CANADIAN LIFE COMPANIES DURING THE SIX MONTHS ENDING JUNE 30, 1913.

AND

STATEMENTS MADE BY CANADIAN TRUSTEES OF FOREIGN LIFE COMPANIES SHOWING THE MOVEMENT OF SECURITIES HELD BY THEM IN TRUST FOR THE COMPANIES DURING THE SIX MONTHS ENDING JUNE 30, 1913

STATEMENT showing the movement of Securities of Canadian Life Companies during the six months ended June 30, 1913.

BONDS AND DEBENTURES PURCHASED.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Canada Life.....	City of Brandon Debs., 4½ p.c.	25,000 00	22,855 00	Dominion Securities Corp.
	R. C. Episcopal Corporation of St. John's, Nfld, debs., 6 p. c.	6,000 00	6,000 00	Direct from Corporation.
	Dunlop Tire & Rubber Goods, Co., 6 p. c. bonds.	100,000 00	98,000 00	Dominion Securities Corp.
	Municipal Debs., 6 p. c.....	8,000 00	7,685 47	W. L. McKinnon & Co.
	J.H.Ashdown Hardware Co., 5 p. c. bonds	100,000 00	89,200 00	Dominion Securities Corp.
	Windsor Arcade Ltd, Montreal, 6 p. c. bonds.	300,000 00	300,000 00	Direct from Company.
	Harris Abattoir Co. 3 p. c., bonds.	110,000 00	97,000 00	Dominion Securities Corp.
Canadian Order of Woodmen of the World.	Municipal Debs, 5½ and 6 p. c.	21,814 67	19,736 85	C. H. Burgess & Co.
	City of Vernon, B.C., Debs., 5 p. c.	15,000 00	13,074 60	Wood, Gundy & Co.
Capital Life.....	Town of Red Deer, Alta., 5 p. c., debs.	4,000 00	3,400 36	C. H. Burgess & Co.
Catholic Mutual Benefit Association.	Tp. of Barton, 4½ p. c., debs.	32,368 63	32,330 74	G. A. Stimson & Co.
Confederation Life.....	Mexican Govt., 5% bonds...	38,800 00	37,725 00	Osler & Hammond.
	Mexican Govt. Ry. 4 p. c. bonds.	32,000 00	25,191 80	Roger, Mortimer & Co.
Continental Life.....	Municipal Debs., 5 to 6 p. c.	15,500 00	13,973 90	Brent, Noxon & Co.
	Municipal Debs., 4½ to 5½ p.c	35,280 65	30,245 19	C. H. Burgess & Co.
	Municipal Debs., 4½ & 5 p. c.	11,854 99	11,516 77	Wood, Gundy & Co.
	School District Debs., 6 p. c.	10,500 00	10,630 47	Wood, Gundy & Co.
	Town of Meaford, Ont., 5 p.c. Debs.	14,516 76	13,430 36	British America Securities Co.
Dominion Life.....	North Battleford Debs., 5¼ p. c.	5,000 00	4,484 26	Brent, Noxon & Co.
	Swift Current Debs., 5 p. c.	10,000 00	8,625 00	Wood, Gundy & Co.
Federal Life.....	J. H. Ashdown Hardware Co., 5 p. c. bonds.	25,000 00	22,300 00	Dominion Securities Corp.
	Municipal Debs., 5 and 5½ p.c	14,216 40	13,781 63	C. H. Burgess & Co.
	Municipal Debs., 4 to 5½ p.c.	27,500 00	24,745 45	R. C. Matthews & Co.
	Harris Abattoir Co., 6 p. c. bonds.	15,000 00	14,550 00	Dominion Securities Corp.
	Toronto Savings & Loan Co. 4½ p. c. debs.	6,000 00	5,727 00	Guardian Trust Co.
	Wilkie School District Debs. 6 p. c.	7,000 00	6,695 92	W. L. McKinnon & Co.
Great-West Life.....	Municipal Debs., 6 p. c.....	2,000 00	1,893 80	Nay and James.
Imperial Life.....	Gordon, Ironside & Fares Co., 6 p. c., bonds.	50,000 00	49,516 44	Dominion Securities Corp.

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Imperial Life—*Con.*...	Municipal Debs., 5 and 6 p.c.	41,858 66	41,754 05	C. H. Burgess & Co.
Manufacturers Life.....	Province of Alberta School District Debs., 5½ to 7 p.c	41,000 00	40,131 98	Alberta School Supply Co. & W. L. McKinnon &Co.
	Province of Saskatchewan School District Debs., 5½ to 7 p. c.	69,600 00	67,186 74	Alberta School Supply Co. & W. L. McKinnon & Co.
	Town of Nokomis 6 p. c. debs	10,000 00	9,236 30	W. L. McKinnon & Co.
	Japanese Govt. 4 p. c. debs..	100,000 00	80,846 25	Momojiya Bank, Yokahama.
	Japanese Govt. Sterling 4 p. c. debs.	43,666 66	39,935 36	Brouse, Mitchell & Co.
Monarch Life.....	City of Fort William debs., 4½ p. c.	3,406 67	3,114 53	Wood, Gundy & Co.
Mutual Life of Canada	Municipal Debs., 5 p. c.....	20,000 00	20,257 53	Ontario Securities Co.
	Red Deer, Alta. School Dist Debentures, 5 p. c.	10,000 00	9,291 78	Direct.
	Melfort School Dist. Debs., 6 p. c.	25,000 00	25,999 32	W.L. McKinnon & Co.
	Municipal Debs., 5 p. c.....	40,738 16	38,519 83	Wood, Gundy & Co.
	Municipal Debs., 6 p. c.....	5,000 00	4,952 20	C. H. Burgess & Co.
	School District Debs., 5 and 6 p. c.	43,166 60	42,898 70	C. H. Burgess & Co.
	School Dist. Debs., 7 p.c.....	15,000 00	15,123 70	Wood, Gundy & Co.
National Life.....	Municipal Debs., 4½ & 6 p.c..	14,994 00	14,721 77	C. H. Burgess & Co.
	School District Debs., 5 p.c.	7,500 00	7,500 00	C. H. Burgess & Co.
	Municipal Debs., 4¾ to 5½ p.c.	21,650 30	21,569 44	W. A. McKenzie & Co.
	School District Debs., 5 p.c.	5,000 00	4,847 45	W. A. McKenzie & Co.
	Municipal Debs., 5 p.c.....	4,775 77	4,743 53	Canadian Debenture Corp.
	Municipal Debs., 4½ p.c.....	8,000 00	7,610 40	W. L. McKinnon & Co.
	Municipal Debs., 5 p.c.....	6,443 46	6,443 46	G. A. Stimson & Co.
	Municipal Debs., 4 and 5 p.c.	29,840 21	27,331 56	Imperial Bank.
	Municipal Debs., 4 to 5½ p.c.	3,318 26	2,983 04	H. O'Hara & Co.
	Munucipal Debs., 5 p.c.....	2,640 86	2,549 91	Æmilius Jarvis & Co.
	Municipal Debs., 5 p. c.....	5,000 00	4,468 00	Hartman & Co.
	Municipal Debs., 5 p. c.....	6,000 00	5,369 90	Wood, Gundy & Co.
	Municipal Debs., 4 and 5 p.c.	7,578 04	7,446 84	Dominion Securities Corp.
North American Life	Bash Terminal Bldgs Co., 5 p. c. bonds.	50,000 00	48,250 00	F. J. Lisman & Co.
	Commercial Cable Co. 4 p.c. bonds.	25,000 00	20,000 00	Hartshorn Bogert & Battelle.
	Toledo Traction Light & Power Co., 6 p. c. bonds.	50,000 00	50,000 00	N. W. Harris & Co.
	Medicine Hat, 5 p. c. Debs..	17,000 00	15,995 30	Wood, Gundy & Co.
	Battleford School District Debs., 6 p. c.	30,000 00	30,000 00	Wood, Gundy & Co.
Northern Life.....	Municipal Debs., 5½ and 6 p.c	26,028 83	25,584 92	C. H. Burgess & Co.
	Municipal Debs., 7 p. c.....	10,000 00	10,000 00	Brent, Noxon & Co.

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Northern Life—*Con*...	Municipal Debs., 5 to 7 p. c.	44,020 00	40,537 48	W. L. McKinnon & Co.
Royal Guardians.....	City of Vernon Debs., 5 p. c.	5,000 00	4,430 00	Wood, Gundy & Co.
Sun Life.....	Banco Hipotecario de Chile, 7 p. c. bonds.	1,980 00	1,726 90	Sydney Thurston.
	Barcelona Traction Light & Power Co., 5 p. c., bonds. (Balance of instalments of purchase price paid).	730 000 00	219,000 00	Dominion Securities Corp.
	Rights to subscribe to Cedar Rapids Mfg. and Power Co 5 p. c., bonds.	900,000 00	21,563 46	McDougall & Cowans and J & L. M. Wood.
	Cedar Rapids Mfg. & Power Co., 5 p. c., bonds (30% paid on subscription to $1,002,400 bonds).	334,133 34	300,720 00	Company direct.
	Central Ontario Power Co., 5 p. c., bonds.	15,000 00	12,750 00	Electric Power Co. & Midland Construction Co.
	City Gas Co. of Oshawa, 5 p. c., bonds.	10,000 00	8,500 00	Midland Construction Co.
	Danville Champaign & Decatur Railway & Light Co... 5 p. c., bonds.	133,000 00	110,604 95	Illinois Traction Co.
	Danville Champaign & Decatur Railway & Light Co. 5 p. c., bonds.	1,959,000 00	1,665,150 00	Received in exchange for a like amount of Danville Street Ry. & Light Co., Decatur Ry. & Light Co. & Urbana & Champaign Ry. Gas & Electric bonds.
	Diamond Flint Glass Co., 6 p. c., bonds.	600 000 00	576,000 00	From Company.
	Dominion Glass Co., 6 p. c. bonds.	1,000,000 00	1,000,000 00	C. Meredith & Co.
	Eastern Power Co., 5 p. c., bonds.	130,000 00	110,500 00	Midland Construction Co.
	Galesbury Electric Motor & Power Co., 6 p. c., bonds.	2,000 00	2,000 00	Western Railways & Light Co.
	Light, Heat & Power Co. of Lindsay, Ont., 5 p.c., bonds.	30,000 00	25,500 00	Midland Construction Co.
	Madison County Light & Power Co., 6 p.c., bonds.	70,000 00	59,500 00	Illinois Traction Co.
	Mississippi River Power Co. 5 p. c., bonds.	151,515 16	125,000 00	Dominion Securities Corp.
	Nanaimo Electric Light Power & Heating Co., 7 p. c., bonds.	26,000 00	26,013 00	Ambrose & Kingman.
	National Brick Co. of Laprairie, 6 p. c., bonds.	50,000 00	41,121 25	R. Moat & Co.
	Township of Nipigon, Ont. 6 p. c., debs.	5,117 10	4,918 65	Township direct.
	Nipissing Power Co., 5 p. c. bonds.	40,000 00	34,000 00	Midland Construction Co.
	Oshawa Electric Light Co., 5 p. c., bonds.	70,000 00	59,500 00	Midland Construction Co.
	Peoria Railway Co., 1st mtg 5 p. c., bonds.	78,000 00	65,105 05	Illinois Traction Co.
	Peoria Railway Co. General mtge, 6 p. c., bonds.	6,000 00	5,100 00	Company direct.
	Quincy Railway Co., 5 p. c., bonds.	29,000 00	24,650 00	Company direct.
	Ritz Carlton Hotel Co., 5 p. c., bonds.	25,000 00	22,500 00	Royal Trust Co.

BONDS AND DEBENTURES PURCHASED—*Concluded.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Sun Life—Con.	St. Louis Electric Bridge Co. bonds.	.....	21,150 18	Difference in interest between amount received and 5 p. c. charged on ledger value.
	St. Louis Electric Terminal Ry Co., bonds.	.....	14,330 82	
	Seymour Power Electric Co. 5 p. c., bonds.	90,000 00	76,500 00	Midland Construction Co.
	Sydney Electric Power Co., 5 p. c.	110,000 00	93,500 00	Midland Construction Co.
	Trenton Electric & Water Co., 5 p. c.	20,000 00	17,000 00	Midland Construction Co.
	Western Canada Power Co., 5 p. c.	25,000 00	22,000 00	Nesbitt Thompson & Co.
	Western Railways & Light Co., 6 p. c.	278,735 29	236,925 00	Company direct.
Subsidiary High Court of the A. O. F.	Bruce Mines Debs., 5 p. c...	7,439 26	7,090 86	Share & Debenture Corporation of Canada.
	City of Vernon, 5 p.c. Debs.	4,000 00	3,543 82	Wood, Gundy & Co.
	St. Agnes (Moose Jaw) 6 p.c. Debs.	9,750 00	9,682 10	C. H. Burgess & Co.
	Assiniboia, 5 p. c. Debs.....	8,199 93	7,672 68	Brent, Noxon & Co.
Supreme Court of the I. O. F.	Detroit Sulphite Co., 6 p. c. bonds.	10,000 00	10,000 00	From Company.
	Georgia Power Co., 5 p. c. bonds.	1,214,000 00	1,031,900 00	Central Trust Co., N.Y.
	International Transit Co., 5 p. c., bonds.	48,500 00	42,957 20	A. E. Ames & Co.
	Price Bros., 5 p. c., bonds...	10,317 19	8,639 92	Company direct.
	Whiting Carolina Co., 6 p. c. bonds.	375,000 00	318,750 00	Company direct.
Travellers Life of Canada.	National Brick Co. of Laprairie 6 p. c. bonds.	10,000 00	7,811 25	Greenshields & Co.
	Ontario National Brick Co., Co., 6 p. c., bonds.	5,000 00	4,850 00	Quebec Savings & Trust Co.

STOCKS PURCHASED.

Company.	Description of Stocks.	Dividend paid in			Par value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					$ cts.	$ cts.	
Canada Life	Toronto General Trusts (1st instalment on 86 shares at 185).	8	10	10	2,150 00	4,300 00	Direct from Corporation.
	Banque d'Hochelaga.	8¾	8¾	9	8,000 00	12,000 00	Direct from Bank.
Confederation Life	Dominion Bank	12	12	12	7,500 00	15,000 00	By allotment.
	Consumers' Gas	10	10	10	60,000 00	100,150 00	Consumers' Gas Co. (By Auction).
Manufacturers Life	London & Canadian Loan & Agency Co.	6	6	6&7	2,200 00	2,200 00	London & Canadian Loan & Agency Co.
	Huron & Erie Loan & Savings Co.	10	10	10 & 11	500 00	1,093 75	Brouse, Mitchell & Co.
	Canadian Pacific Railway (3 instalments of 20% each on 78 shares).	6+1	6½ +1	7+3	4,680 00	8,190 00	By allotment.
National Life	Dominion Bank	12	12	12	700 00	1,400 00	By allotment.
North American Life	Toronto General Trusts (1st instalment on 320 shares at 185).	8	10	10	32,000 00	16,000 00	By allotment.
Northern Life	Landed Banking & Loan Co.	7	7	7	500 00	600 00	Landed Banking & Loan Co.
Sun Life	Diamond Flint Glass Co. preferred.	7	7	7	91,100 00	91,100 00	W. Graham Browne & Co.
	Illinois Traction Co. preferred.	6	6	6	310,000 00	272,040 00	W. G. Browne & Co. & Illinois Contracting Co.
	Western Railways & Light Co., preferred stock.	6	6	6	1,800 00	1,530 00	Rev. J. J. Martin, Calvary Church Trustees.
	Bell Telephone common.	8	8	8	2,400 00	1,200 00	50% paid up on new stock subscribed for from company.
	Dominion Glass Co. common.				234,135 00	.....	318⅔ shares being 35% of 911 shares Diamond Flint Glass preferred gold, 22½ shares being 50% of 45 shares Diamond Glass common sold and 2000 shares on surrendering $500,000 Diamond Flint Glass Glass Bonds at cost and purchasing instead of same $1,000,000 Dominion Glass Co bonds C. Meredith & Co., Agent.
	Illinois Traction common.			3	300 00	.....	Qualifying shares of E. Woodman, S. H. Ewing & J. R. Dougall transferred to Company.
	Levis County Railway, common.	.....	.....	.....	1,300 00	.....	Commission from company for additional loan.
	National Trust Co., common.	10	10	10	1,000 00	2,220 00	Fayette Brown.
Supreme Court of the I. O. F.	Home and Foreign Securities Co.	.....	.....	10	40,000 00	54,000 00	Company direct.

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED.

Company.	Description of Securities.	Par Value.	Value in account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Canada Life	City of Fort William Debs	25,000 00	25,000 00	25,000 00	Dominion Securities Corp..
	Municipal Debs	44,083 20	46,714 43		Matured.
	School Debs	13,193 24	13,730 21		Matured.
	Imperial Rolling Stock Co., bonds	90,000 00	88,062 85	87,175 00	Dominion Securities Corp.
	Rolling Stock Co., bonds	4,293 60	4,326 35		Matured.
	Petrolia Utilities Corp. bonds	2,000 00	1,910 00	1,950 00	Redeemed...
	Bell Telephone Co., bonds	9,000 00	9,628 20	9,045 00	Dominion Securities Corp.
	Montreal Street Railway bonds	75,000 00	77,639 65	75,000 00	Dominion Securities Corp.
	Railway Bonds	5,263 00	6,856 89		Matured.
	Province of Ontario Annuities	453 91	484 16		Matured.
	Real Estate Co., Debs	31,560 75	31,560 75		Matured.
Canadian Order of Woodmen of the World	Municipal Debs	3,381 99	3,381 99		Matured.
Capital Life	Municipal Debs	121 10	128 85		Matured.
Catholic Mutual Benefit Association.	Municipal Debs	10,379 57	11,365 23		Matured.
Confederation Life	Ontario Govt	632 99	632 99		Matured.
	Municipal Debs	30,520 15	30,520 15		Matured.
Continental Life	Haileybury School Deb.	191 66	191 66		Matured.
	Dominion Power & Transmission Co., bonds	11,000 00	10,757 52	10,757 52	Wood, Gundy & Co.
	Municipal Debs	2,464 16	2,371 66		Matured.
Crown Life	Municipal Debs	4,947 00	5,199 25		Matured.
Dominion Life	Municipal Debs	2,512 30	2,512 30		Matured.
	Dominion Power & Transmission Co., bonds	10,000 00	9,478 00	9,486 00	Wood, Gundy & Co.
Federal Life	Provincial Light Heat & Power Co., bonds	14,000 00	14,189 71	14,175 00	Dominion Securities Corp.
	Hamilton Cataract Power, Light & Traction Co., bonds	11,000 00	10,900 78	10,890 00	Nesbitt Thompson Co.
	Imperial Rolling Stock Co., bonds	15,000 00	14,894 41	14,925 00	Dominion Securities Corp.
	School District Debs	595 00	595 00	595 00	Matured.
	Town of Wilkie Debs	516 18	513 12	513 74	Mercantile Trust Co.
Great-West Life	School District Debs	3,230 57	3,244 57		Matured.
	Municipal Debs	5,491 38	5,428 14		Matured.

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par Value.	Value in account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Home Life.....	School District Debs...	100 00	99 23	.....	Matured.
	Municipal Debs.....	714 28	740 08	.....	Matured.
	Dominion Permanent Loan Co., Debs.....	2,643 30	2,643 30	.....	Matured.
Imperial Life.....	Municipal Debs.....	3,700 00	4,086 39	.....	Matured.
	Corporation Debs.....	7,083 72	7,160 97	.....	Matured.
	School Debs.....	1,752 50	1,808 83	.....	Matured.
London Life.....	Municipal Debs.....	1,804 23	1,760 19	.....	Matured.
Manufacturers Life.....	School District Debs...	67,991 00	70,046 73	.....	Matured.
	London & Canadian loan & Agency Co., Debs.....	50,000 00	50 000 00	.....	Matured.
	Province of Ontario Annuities.....	121 88	113 23	.....	Matured.
	Corporation Bonds.....	1,382 19	1,382 19	.....	Matured.
	School District Debs...	98,660 00	99,416 73	101,124 07	Osler & Hammond.
	Municipal Debs.....	21,870 86	22,152 57	.....	Matured.
Mutual Life of Canada.	Municipal Debs.....	33,904 91	33,925 39	.....	Matured.
National Life.....	Municipal Debs.....	19,998 27	20,263 36	.....	Matured.
	School District Debs....	2,126,45	2,174 19	.....	Matured.
North American Life.	Municipal Debs.....	22,290 21	22,236 25	22,236 25	Wood, Gundy & Co.
	Municipal Debs.....	1,858 23	1,858 23	.....	Matured.
	Province of New Brunswick, Debs.....	24,500 00	24,619 29	24,619 29	Wood, Gundy & Co.
	Imperial Rolling Stock Co., bonds.....	4,000 00	4,000 00	4,000 00	Matured.
	Ontario & Quebec Navigation Co., bonds.....	125,000 00	123,125 00	125,000 00	A. Jarvis & Co.
Northern Life.....	Cape Breton Electric Co., bonds.....	15,000 00	14,324 23	14,324 23	C. H. Burgess & Co.
	Dominion Power & Transmission Co., bonds.....	10,000 00	9,565 67	9,565 67	C. H. Burgess & Co.
	Dunlop Tire & Rubber Goods Co., bonds.....	10,000 00	10,000 00	10,000 00	W. L. McKinnon & Co.
Royal Guardians.	Hawkesbury Debs.....	183 27	190 60	183 27	Matured.
La Sauvegarde Life Insurance Co.	Monument National, Sherbrooke, Debs.....	1,000 00	1,000 00	.....	Matured.
	Municipal Debs.....	426 62	426 62	.....	Matured.
Sovereign Life....	Fort William Debs.....	679 97	679 97	.....	Matured.
	Brantford Debs.....	5,000 00	5,000 00	4,690 50	A. K. Bunnell.
Subsidiary High Court of the A. O. F.	Municipal Debs.....	1,117 03	1,043 37	.....	Matured.
	School District Debs...	586 67	630 41	.....	Matured.

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—Cont.

Company.	Description of Securities.	Par Value.	Value in account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Sun Life.....	Bonds and debentures:—				
	Banco Hipotecario de Chile.....	1,760 00	2,283 45	1,760 00	Redeemed.
	Govt. of Belgium.....	386 00	383 93	300 52	Oscar Crabbe.
	Caja de Credito Hipotecario de Chile ...	220 00	285 00	220 00	Redeemed.
	Canadian Northern Railway Co.....	24,820 00	24,695 90	22,348 61	Dominion Securities Corp.
	Canton, Akron Consolidated Railway Co....	16,000 00	13,600 00	13,718 75	Bodell & Co.
	Cedar Rapids Manufacturing & Power Co. (Commission received from syndicate on subscription to $200,000 bonds).....	.....	.....	2,000 00	
	Danville, Champaign & Decatur Railway & Light Co.....	500,000 00	425,000 00	450,000 00	Merrill, Oldham & Co.
	Danville Street Railway & Light Co.....	865,000 00	735,250 00	735,250 00	Surrendered in exchange for like amount of Danville Champaign & Decatur Railway & Light bonds.
	Decatur Railway & Light Co.....	573,000 00	487,050 00	487,050 00	Surrendered in exchange for like amount of Danville Champaign & Decatur Railway & Light bonds.
	Diamond Flint Glass Co.....	82,800 00	82,650 00	82,800 00	Redeemed.
	Diamond Flint Glass Co.....	600,000 00	576,000 00	576,000 00	C. Meredith & Co.
	Electrical Development Co. of Ontario.....	29,000 00	25,530 15	25,773 25	National Trust Co.
	Mississippi River Power Co.....	76,000 00	62,719 00	63,111 25	Bodell & Co.
	City of Montreal.....	22,000 00	22,000 00	20,258 10	C. Meredith & Co. and Dominion Securities Corp.
	Montreal Light Heat & Power Co.....	14,000 00	14,350 00	13,997 20	Dominion Securities Corp.
	City of New Westminster, B.C.....	1,000 00	1,000 00	1,000 00	Redeemed.....
	Porto Rico Railways Co., 1st mtge.....	25,000 00	19,283 33	23,245 00	Nesbitt, Thompson & Co.
	Quincy Railway Co....	100,00 000	90,000 00	90,000 00	Fidelity Trust Co.
	City of Rossland, B.C..	2,500 00	2,595 25	2,289 75	Dominion Securities Corp.
	City of St. Henri (Montreal).....	5,000 00	5,362 50	4,975 00	C. Meredith & Co.
	Spanish River Pulp & Paper Mills.....	20,000 00	18,150 00	19,296 00	Royal Securities Corp.
	Urbana & Champaign Railway Gas & Electric Co.....	521,000 00	442,850 00	442,850 00	Surrendered in exchange for like amount of Danville Champaign & Decatur Railway & Light bonds.

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—Con.

Company.	Description of Securities.	Par Value.	Value in account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Sun Life—*Con*...	Sinking fund & Sundry School District payments	2,248 66	2,282 15	2,248 66	
	Stocks:—				
	Diamond Flint Glass Co preferred	91,100 00	91,100 00	91,100 00	C. Meredith & Co.
	Illinois Traction Co., preferred	61,000 00	54,894 38	56,569 14	Kitcat & Aitken, Mcdougall & Cowans and R. Moat & Co.
	Western Railway & Light Co., preferred	6,000 00	5,099 14	5,129 50	Bodell & Co., Mrs. M. B. McKay, T. B. Macaulay, A. B. Wood and F. G. Cope trustees.
	Diamond Flint Glass Co., common	4,500 00	45	4,500 00	C. Meredith & Co.
	Diamond Glass Co., common	135 00	.....	40 50	Cash received from C. M. McCuaig & Co. in lieu of $\frac{85}{100}$ shares and $\frac{1}{2}$ share at $30 per share.
Supreme Court of the I. O. F.....	W. E. L. & P. Anderson Co., bonds	50,000 00	50,000 00	50,000 00	Southern Power Co.
	Municipal Debs	3,657 15	3,713 12	.....	Matured.
	Detroit Sulphite Co, bonds	10,000 00	10,000 00	10,000 00	Option owners.
	Royal Mortgage Bank	106 96	106 96	.....	Matured.
	Province of Ontario, Annuities	234 52	234 52	.....	Matured.
	Western Canada Flour Mills	5 13	5 13	5 13	Matured.

REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		$ cts.	
Great West Life	S.5458-N.E. 28-9-7-W2	1,650 00	Mortgage foreclosed.
	S.4937-Lots 39-40-41-42 Blk 59 Plan 439, Indian Head.	1,382 20	Mortgage foreclosed.
	S.3138-Lots 17-18-Blk. 33-Indian Head	1,657 72	Mortgage foreclosed.
La Sauvegarde Life	Construction of New Building 90 & 92 Notre Dame St. E	121,686 22	Building additions.
Sun Life	Y. M. C. A. Dominion Square property	13,656 39	New building expenditure.

REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which carried into real estate account.	Value in account.	Price received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Canada Life	N.E. ¼ Sec. 26-Tp. 19-R 5 W2			3,200 00	A. & A. J. Enner.
	S.E. ¼ Sec. 3-Tp. 20 R 5 W 2	2,657 16	2,657 16	3,200 00	W. Cranna.
	S.W. ¼ Sec. 16-Tp. 39 R 1 W 3	616 98	616 98	1,500 00	C. D. McGregor & A. M. Defoe.
Confederation	Lot 11, Plan "D," 100 Parliament St. and Melady Lane, Toronto, (Leasehold)	9,084 38	8,309 50	9,503 00	George Long.
Great-West Life	S.5458-N.E.28-9-7-W2	1,650 00	1,650 00	1,650 00	J. H. Wiltse.
	S.4937-Lots 39-40-41-42 Blk. 59-Plan 439-Indian Head.	1,382 20	1,382 20	1,600 00	Geo. Ferguson.
	S.3138-Lots 17 & 18-Blk. 33-Indian Head	1,657 72	1,657 72	1,700 00	Frank Denne.
Manufacturers Life.	19 Wellington St., Toronto having a frontage of 53 feet and a a depth of 129 feet	90,000 00	90,000 00	130,000 00	American Club.
North American Life.	St. Martins Seminary, St. Martins, N.B.	6,000 00	6,000 00	6,526 64	Timothy Collins.
Sun Life	Vacant lots, Valleyfield.	200 00	200 00	400 00	S. W. Laroche.

COLLATERAL LOANS MADE.

Company.	To whom made.	Time.	Rate.	Amount.	Description of collateral.	Par value.	Market value.
				$ cts.		$ cts.	$ cts
Confederation Life	Pellatt & Pellatt	Call.	7	25,036 17	120 shares Dominion Bank	12,000 00	25,800 00
					20 shares Home Bank	2,000 00	2,200 00
Continental Life	Meaford Manufacturing Co., Limited.	6mos.	8	10,000 00	Town of Meaford debentures	14,546 36	13,430 36
Crown Life	Ontario Securities Co	Call.	7	25,000 00	London & Lake Erie Railroad Co. b'ds	50,000 00	47,500 00
	Ontario Securities Co	Call.	6	5,400 00	City of Wetaskiwin debentures	6,136 78	5,830 00
	Wood, Gundy & Co	Call.	6	40,100 00	Municipal debentures	43,200 00	42,550 00
Excelsior Life	Miss K. Torrance (Reversionary loan).			6,801 00	Additional loan.		
Home Life	Pellatt & Pellatt	15 dys	6½	90,000 00	175 shares British Columbia Packers	17,500 00	26,425 00
					50 shares Mexican Tramways	5,000 00	5,400 00
					235 shares Dominion Bank	23,500 00	49,820 00
					100 shares Winnipeg Electric	10,000 00	21,600 00
					130 shares Dominion Telegraph	6,500 00	6,500 00
	Pellatt & Pellatt	Call.	7	3,750 00	Mortgage for $5,200 on Lot 25 east side Bathurst st., Plan D. 1325.	5,200 00	5,200 00
Imperial Life	Wood, Gundy & Co	Call.	6	25,750 00	School District debentures	29,500 00	27,270 00
London Life	Jno. S. Lovell	Call.	6½	1,100 00	12 shares Ontario Loan & Debenture Co	600 00	960 00
					10 shares Huron & Erie Loan & Savings Co.	500 00	1,000 00
Manufacturers Life	Dyment, Cassels & Co	Call.	6½	25,000 00	50 shares Toronto Railway	5,000 00	7,050 00
					200 shares Canadian General Electric	20,000 00	23,200 00
	T. O. Anderson & Co	Call.	6½	30,000 00	160 shares Twin City	16,000 00	16,880 00

COLLATERAL LOANS MADE—Con.

Company.	To whom made.	Time.	Rate.	Amount.	Description of collateral.	Par value.	Market value.
				$ cts.		$ cts.	$ cts.
Manufacturers Life—*Con.*					75 shares Toronto Railway	7,500 00	10,875 00
					25 shares Royal Bank	2,500 00	5,571 88
					25 shares Canadian General Electric	2,500 00	2,900 00
	Jaffray, Cassels & Biggar	Call	6½	17,900 00	60 shares Winnipeg Electric	6,000 00	13,020 00
					50 shares Toronto Railway	5,000 00	7,100 00
	Brent, Noxon & Co	Call	6½	47,070 00	50 shares Canadian General Electric	5,000 00	5,750 00
					65 shares Toronto Railway	6,500 00	9,170 00
					Municipality of Coquitlam debentures	33,000 00	33,000 00
					25 shares Winnipeg Electric	2,500 00	5,400 00
	Ontario Securities Co	Call	6½	6,000 00	City of Wetaskiwin bonds	6,910 80	6,910 80
North American Life	Osborne & Francis, Ltd	Call	7	30,000 00	Canadian Crocker Wheeler Co. 6% 1st mortgage bonds	37,000 00	37,000 00
	Henry C. Osborne	Call	7	1,000 00	Canadian Consolidated Rubber Co. bonds	2,000 00	1,800 00
Northern Life	Mary Edith Fitzgerald	5 yrs	6½	13,000 00	150 shares Imperial Oil	15,000 00	24,000 00
Sun Life	W. Graham Browne & Co	Call	7	19,500 00	Montreal Light, Heat & Power Co	10,000 00	23,900 00
	Burnett & Co	Call	7	50,000 00	Lake of the Woods common	12,500 00	17,500 00
					Toronto Railway stock	7,500 00	10,500 00
					Dominion Iron & Steel bonds	2,000 00	1,830 00
					Montreal Light, Heat & Power stock	15,000 00	34,125 00
	S. Carsley & Co	Call	7	12,000 00	Montreal Light, Heat & Power stock	6,500 00	14,365 00
	L. J. Forget & Co	Call	7	45,000 00	Montreal Light, Heat & Power stock	10,000 00	21,850 00

					Canadian Pacific Railway stock	10,000 00	22,300 00
					Montreal Light, Heat & Power stock	5,000 00	11,050 00
Sun Life	J. E. Gaudet & Co	Call	7	11,100 00	Hochelaga Bank stock	7,400 00	12,506 00
	Levis County Railway	Jan. 1, 1914	5½	3,750 00	Additional loan on securities held.		
	J. M. Robinson & Sons	Call	7	10,000 00	Montreal Light, Heat & Power stock	3,100 00	6,882 00
					Illinois Traction preferred	2,000 00	1,840 00
					Merchants Bank stock	2,500 00	4,750 00
	J. G. G. Kerry	Call	7	12,500 00	Eastern Power Co. bonds	30,000 00	25,500 00
	Miss H. M. Ewing	Call	7	1,000 00	Illinois Traction preferred stock	1,500 00	1,350 00
	A. A Ayer	Call	7	50,000 00	National Brick Co. of Laprairie bonds	100,000 00	79,800 00
	G. W. Farrell & Co	Call	7	135,000 00	Town of Dorval bonds	200,000 00	168,000 00
	S. Carsley & C. L. Carsley	June30 1915	8	150,000 00	A. E. Rea & Co. 5 % bonds	400,000 00	320,000 00
Supreme Court of the I.O.F	G. G. Moore				1,000 shares Georgia Ry. and Power Co	100,000 00	90,000 00
					preferred and 10,000 shares Georgia	10,000 00	30,000 00
					Railway and Power Co. common received with repayment of $54,833.34 and release of 323 shares Harriman National Bank.		
	Northern Construction Co		6	178,038 30	2,435 shares Lincoln Traction	243,500 00	175,320 00
					2,000 shares Michigan United Ry. Co.	200,000 00	100,000 00
Travellers Life	McDougall & Cowans	Call	6 & 6½	20,000 00	100 shares Montreal Light, Heat & Power.	10,000 00	22,600 00

COLLATERAL LOANS REPAID.

Company.	By whom paid.	Amount.	Description of Collateral released.	Par value.	Market value.
		$ cts.		$ cts.	$ cts.
Canada Life	W. I. Merritt	238 80	None		
Continental Life	Jno. Watson	11 51	None		
	Meaford Manufacturing Co.	10,000 00	Town of Meaford debent's.	14,546 36	13,430 36
Crown Life	Wood, Gundy & Co	40,100 00	Municipal debentures	43,200 00	42,550 00
	Ontario Securities Co.	5,400 00	Municipal debentures	6,136 78	5,830 00
Federal Life	John W. Sutherland	2,400 00	None		
	C. W. Moodie	5,000 00	100 shares Dominion Power and Transmission Co. preferred.	10,000 00	10,000 00
	J. Morris	5,600 00	80 shares Royal Bank	8,000 00	17,200 00
Home Life	Pellatt & Pellatt	52,887 62	100 shares Winnipeg Electric.	10,000 00	21,600 00
			175 shares British Columbia Packers.	17,500 00	26,425 00
			35 shares Dominion Bank.	3,500 00	7,420 00
			130 shares Dominion Telegraph.	6,500 00	6,500 00
			50 shares Mexican Tramway	5,000 00	5,400 00
Imperial Life	Wood, Gundy & Co	25,750 00	School District debentures	29,500 00	27,270 00
	John Firstbrook	1,000 00	None		
	Aitken & Ross	750 00	None		
	A. E. Ames & Co	15,700 00	International Transit Co. bonds.	18,500 00	18,500 00
Manufacturers Life.	Brouse, Mitchell & Co.	18,000 00	100 shares Bank of Hamilton.	10,000 00	20,600 00
	Jaffray, Cassels & Biggar.	49,700 00	105 shares Dominion Bank	10,500 00	24,029 75
			111 shares Winnipeg Electric.	11,100 00	23,366 25
			50 shares Toronto Railway	5,000 00	6,925 00
	T. O. Anderson & Co.	30,00 00	160 shares Twin City	16,000 00	16,860 00
			78 shares Toronto Railway Co.	7,800 00	10,839 75
			25 shares Canadian Gener'l Electric Co.	2,500 00	2,875 00
			25 shares Royal Bank	2,500 00	5,525 00
	Brent, Noxon & Co.	47,070 00	15 shares Winnipeg Electric.	1,500 00	3,183 75
			75 shares Toronto Railway	7,500 00	10,413 75
			50 shares Canadian Gener'l Electric Co.	5,000 00	5,750 00
			Municipal debentures.	33,000 00	33,000 00
	Dominion Bond Co	12,800 00	Spanish River Pulp & Paper Mills Co. bonds.	16,000 00	15,555 00
	Dyment, Cassels & Co	43,400 0	335 shares Canadian General Electric Co.	33,500 00	44,508 75
			100 shares Toronto Railw'y	10,000 00	14,050 00
	Playfair Paterson & Co.	9,000 00	100 shares Richelieu & Ontario Navigation Co.	10,000 00	10,900 00
	Ontario Securities Co.	15,000 00	Municipal debentures	16,940 00	16,029 11
	G. A. Stimson & Co.	17,858 00	Municipal debentures	18,670 51	18,670 51

COLLATERAL LOANS REPAID—Continued.

Company.	By Whom paid.	Amount.	Description of Collateral released.	Par value.	Market value.
		$ cts.		$ cts.	$ cts.
Manufacturers Life—Con.	Pellatt & Pellatt.....	40,000 00	250 shares Winnipeg Electric.	25,000 00	51,250 00
			50 shares Dominion Telegraph.	2,500 00	2,500 00
	F. S. Evans.....	4,500 00	Bell Telephone Co. 5 p.c. bonds.	2,000 00	2,000 00
			Municipal debentures.....	3,000 00	2,808 40
	G. A. Stimson & Co..	8,342 00	Municipal debentures.....	10,422 21	10,422 21
North American Life.	Mrs. Mary Bain.....	12,600 00	125 shares Standard Bank	6,250 00	12,775 50
	Geo. W. Blaikie & Co.	15,200 00	77 shares Imperial Bank...	7,700 00	16,786 00
	Baillie, Wood & Croft	25,700 00	25 shares Toronto Railway	2,500 00	3,587 50
			189 shares Bank of Commerce.	9,450 00	20,896 00
			26 shares Standard Bank.	1,300 00	2,798 25
			6 shares Imperial Bank....	600 00	1,260 00
	Dr. W. Lehmann.....	1,400 00	None.....	.....	.....
	Playfair, Paterson&Co.	13,175 00	71 shares Bank of Toronto	7,100 00	14,666 00
	A. E. Ames & Co.....	2,000 00	None.....	.....	.....
	Osborne & Francis....	10,000 00	Canadian Crocker Wheeler Co. 5 % bonds.	12,500 00	12,500 00
	A. E. Ames & Co.....	18,000 00	100 shares Winnipeg Electric	10,000 00	21,100 00
Northern Life...	Flora D. Ogilvie.....	4,200 00	22 shares Bank of Montreal	2,200 00	5,390 00
Sun Life.....	W. Graham Browne & Co.	19,500 00	Montreal Light, Heat & Power stock.	10,000 00	22,700 00
	Brent, Noxon & Co...	29,700 00	District of Coquitlam debentures.	33,000 00	33,000 00
	Burnett & Co.....	200,000 00	Montreal Light, Heat & Power stock.	72,500 00	160,525 00
			Toronto Railway Co. stock	40,000 00	56,200 00
			Bell Telephone Co. stock..	4,100 00	5,904 00
	S. H. Carpenter.....	1 00	None.....	.....	.....
	S. Carsley & Co.....	12,000 00	Montreal Light, Heat & Power stock.	6,500 00	14,950 00
	L. J. Forget & Co.....	238,000 00	Canadian Bank of Commerce stock.	24,350 00	53,264 00
			Montreal Light, Heat & Power stock.	70,000 0	149,050 00
			Bell Telephone Co. stock.	26,500 0	38,660 00
			Canadian Pacific Railway stock.	12,500 00	27,125 00
	R. Forget.....	37,400 00	Canadian Pacific Railway stock.	5,000 00	10,850 00
			Lake of the Woods Milling Co. common.	12,500 00	15,625 00
			Quebec Railway Light, Heat&Power Co. bonds	13,000 00	6,370 00
	J. E. Gaudet & Co...	51,100 00	Montreal Light, Heat & Power stock.	2,500 00	5,525 00
			Ogilvie Flour Mills bonds.	2,000 00	2,080 00
			Canadian Consolidated Rubber Co.'s bonds.	5,000 00	4,500 00
			Hochelaga Bank stock....	5,600 00	8,736 00
			Canadian Bank of Commerce stock.	5,000 00	10,400 00
			Union Bank of Canada stock.	2,500 00	3,500 00
			Hochelaga Bank stock....	17,600 00	27,280 00
	D. A. Gordon.....	122,946 56	Diamond Flint Glass common stock.	200,000 00	200,000 00
			Dominion Sugar Co. stock	50,000 00	60,000 00
	McCuaig Bros. & Co.	67,100 00	Toronto Railway stock	20,000 00	28,200 00
			Montreal Light, Heat & Power stock.	15,000 00	35,400 00
			Illinois Traction preferred.	2,500 00	2,275 00
			Lake of the Woods common.	2,500 00	3,675 00

COLLATERAL LOANS REPAID—Concluded.

Company.	By whom paid.	Amount.	Description of Collateral released.	Par value.	Market value.
		$ cts.		$ cts.	$ cts.
Sun Life—Con.			Canadian Pacific Railway stock.	5,500 00	13,365 00
			Standard Bank of Canada stock.	850 00	1,870 00
	McDougall & Cowans.	150,000 00	Montreal Light, Heat & Power stock.	77,500 00	163,350 00
	C. Meredith & Co.....	40,000 00	Municipal debentures.....	55,000 00	55,000 00
	F. Nash & Co.....	46,000 00	Union Bank of Canada stock.	7,700 00	11,627 00
			Montreal Light, Heat & Power stock.	17,500 00	37,950 00
			Ogilvie Flour Mills pref'd.	2,400 00	2,712 00
	Northern Illinois Light & Traction Co	67,986 24	Northern Illinois Light & Traction 5 % bonds.	103,000 00	92,700 00
	J. M. Robinson & Sons	10,000 00	Riordan Pulp & Paper Co. 6 % bonds.	6,000 00	5,880 00
			Montreal Light, Heat & Power stock.	600 00	1,260 00
			Toronto Railway Co. stock	5,000 00	6,900 00
	H. C. Scott & Co.....	87,000 00	Toronto Railway stock....	18,500 00	26,085 00
			Montreal Light, Heat & Power stock.	21,900 00	50,401 00
			Bell Telephone Co. stock..	5,500 00	8,140 00
			Canadian Pacific Railway Co. stock.	2,000 00	4,740 00
			Dominion Coal preferred.	2,600 00	2,860 00
			Ogilvie Flour Mills pref'd.	3,000 00	3,540 00
			Nova Scotia Steel & Coal preferred.	4,000 00	4,880 00
	Samuel Walsh.....	609 23	Wabasso Cotton Co. 6 % bonds.	1,000 00	900 00
Supreme Court of the I.O.F..	Atlanta Power Co.....	50,947 95	Blue Ridge Electric Co. 1st mortgage bonds.	60,000 00	51,000 00
	A. D. Bennett	168,580 00	697 shares Harriman National Bank.	69,700 00	205,515 00
	Geo. G. Moore.....	54,833 34	323 shares Harriman National Bank.	32,300 00	95,285 00
Travellers Life..	McDougall & Cowans.	20,000 00	100 shares Montreal Light, Heat & Power.	10,000 00	21,100 00

Company.	Mortgage Loans.			Policy Loans.		
	Made.	Repaid.	Balance June 30, 1913.	Made.	Repaid	Balance June 30, 1913.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	23,950 00	Nil.	78,140 35	Nil.	Nil.	Nil.
Canada Life	2,826,355 01	822,984 84	18,860,096 44	794,970 01	405,610 81	7,364,377 89
Canadian Order of Woodmen of the World	12,000 00	9,907 47	211,863 16			
Capital Life	8,000 00		67,800 00			
Catholic Mutal Benefit Association		12,000 00	97,000 00			
Commercial Travellers Mutual Benefit Society	6,500 00		27,200 00			
Confederation Life	870,235 31	369,993 83	6,525,768 27	313,077 80	142,104 50	2,454,077 61
Continental Life	21,532 74	22,176 49	389,286 43	30,585 93	7,953 57	133,996 31
Crown Life	92,908 37	24,089 50	496,865 83	32,923 90	6,682 80	195,806 45
Dominion Life	345,390 10	120,870 11	2,522,677 57	38,764 55	23,115 35	186,794 92
Excelsior Life	291,462 51	154,466 45	2,252,172 31	51,520 13	27,459 27	253,803 50
Federal Life	223,230 39	79,894 73	1,757,706 27	113,878 13	42,772 60	699,125 99
Great-West Life	1,577,534 70	598,276 12	9,642,339 70	361,945 13	117,835 45	1,698,592 34
Home Life	91,036 33	48,249 62	555,450 43	26,818 95	11,760 43	134,739 08
Imperial Life	678,543 94	255,217 25	6,000,944 37	187,730 60	66,166 07	923,504 67
London Life	553,844 02	287,045 99	3,606,552 51	48,595 90	31,983 06	229,616 08
Manufacturers Life	833,002 29	307,722 74	8,295,453 03	469,019 14	229,420 27	2,328,055 80
Monarch Life	62,717 43	21,161 34	328,527 27	6,951 15	373 85	11,893 25
Mutual Life of Canada	1,284,188 64	471,516 64	11,864,388 34	694,146 03	327,730 05	2,783,055 86
National Life of Canada				40,442 79	21,187 85	179,008 25
North American Life	564,433 41	120,200 91	4,577,005 45	269,949 31	128,850 36	1,810,328 12
Northern Life	133,901 23	88,456 69	1,067 547 12	33,296 65	13,311 20	171,354 08
Royal Guardians	4,400 00		119,130 00	4,078 08	1,860 60	59,787 20
La Sauvegarde Life	4,871 16	26,000 00	166,885 56	13,459 81	5,666 23	41,589 33
Sovereign Life	38,774 00	9,984 51	468,506 98	40,088 30	17,535 36	134,364 21
Subsidiary High Court of the A. O. F		100 00	1,800 00	2,505 00	1,219 00	12,792 25
Sun Life	1,833,783 71	163,850 71	3,811,654 83	857,253 57	605,506 69	4,724,117 18
Supreme Court of the I.O.F.	149,030 31	235,106 75	3,497,166 06			
Travellers Life				184 00		184 00
Totals	12,531,625 60	4,249,272 69	87,289,928 28	4,432,184 86	2,236,105 37	26,530,964 37

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the companies.

BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par Value.	Market Value.
		$ cts.	$ cts.
Metropolitan Life	Canadian Northern Railway Equipment Trust Certificate, Series G1, 4½%	725,000 00	692,882 50
Mutual Life of New York	Chicago & North Western Railway Extension bonds, 4 p.c.	710,000 00	607,050 00
New York Life	Maisonneuve 4½ p.c. Debs	12,166 67	10,919 58
Standard Life	Victoria Rolling Stock Co., 4 p.c. bonds	50,000 00	49,000 00
	Seattle Electric Co., 5 p.c. bonds	24,000 00	24,600 00
	Toronto Railway Co., 4½ p.c. bonds	41,366 67	39,918 33
Travelers of Hartford	Protestant Board of School Commissioners Montreal, Debs., 4 p.c.	100,000 00	91,810 00
	Protestant School Trustees, Notre Dame de Grace, Debs., 5 p.c.	30,000 00	30,000 00

BONDS AND DEBENTURES RELEASED.

Company.	Description of Securities.	Par Value.	Market value.
		$ cts.	$ cts.
London & Lancashire Life	Montreal Harbour, 5 p.c. bonds	15,000 00	15,000 00
	Minneapolis St. Paul & Sault Ste Marie Railway 5 p.c. bonds.	17,000 00	17,000 00
	Municipal Debs	10,913 43	10,913 43
Metropolitan Life	Imperial Rolling Stock Co., 1st Mtge. Equipment, Gold Bonds, 4½ p.c.	690,500 00	685,603 29
Standard Life	Seattle Electric Co., 5 p.c. bonds	24,000 00	24,600 00
	Union Electric Light & Power Co., 5 p.c. bonds.	50,000 00	50,000 00
	Montreal Street Railway Co., 4½ p.c. bonds	70,300 00	70,300 00
	Montreal Gas Co., 4 p.c. bonds	149,893 33	140,105 30
	Montreal Light Heat & Power Co., bonds, 4½ p.c.	100,000 00	98,500 00
	Montreal Light Heat Power Co., bonds, 5 p.c.	25,000 00	25,562 50
	Toronto Electric Light Co., 4½ p.c. bonds	50,000 00	49,000 00
	Dominion Iron & Steel Co., 5 p.c. bonds	50,000 00	46,000 00
	Municipal Debs	83,000 00	79,222 90
Travelers of Hartford	Municipal Debs	129,017 21	124,317 21

MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance June 30, 1913.
	$ cts.	$ cts.	$ cts.
London & Lancashire Life	122,070 00	18,551 59	1,765,900 89
Metropolitan Life	410,000 00	Nil.	1,648,250 00
New York Life	1,000 000 00	15,000 00	2,190,000 00
Phœnix Assurance Co	18,870 25	167,760 53	1,317,484 88
Standard Life	551,090 96	1,090 96	550,000 00
State Life	300 00	Nil.	60,300 00
Travelers of Hartford	210,252 00	5,327 96	1,582,986 57
Totals	2,312,583 21	207,731 04	9,114,922 34

ABSTRACT OF STATEMENTS

OF

Insurance Companies in Canada

FOR THE

YEAR ENDED DECEMBER 31

1912

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
PRINTED BY C. H. PARMELEE, PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1913

[No. 9—1913]

DEPARTMENT OF INSURANCE.

OTTAWA, March 11, 1913.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada for the year 1912.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

Hon. W. T. WHITE,

Minister of Finance.

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1912, IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, &c.
LIABILITIES OF COMPANIES, FIRE, &c.
INCOME AND EXPENDITURE OF COMPANIES, FIRE, &c.
PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1912.

Fire Insurance in Canada—Canadian Companies.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the year.	Net amount paid for losses	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Acadia Fire	110,673	104,540	215,213	15,396,994	12,972,230	77,161	87,678	3,775	1,000
Anglo-American	180,441	130,492	310,933	21,610,961	30,025,841	124,364	121,044	13,974	4,000
British America	421,097	239,837	660,934	54,603,360	71,183,124	236,078	221,617	45,635	None.
British Colonial	12,615	6,263	18,878	1,700,443	1,204,295	2,061	911	1,150	None.
British Northwestern	29,439	22,880	52,319	3,380,004	2,356,180	6,931	4,931	2,000	None.
Canada National	121,142	80,655	201,797	13,409,859	9,709,450	28,559	26,497	2,073	None.
Canadian Fire	301,017	174,569	475,586	28,664,461	32,291,427	106,915	91,814	18,738	None.
Central Canada Manufacturers	50,222	58,973	109,195	9,210,248	4,022,510	40,308	42,783	7,392	None.
Dominion Fire	255,742	150,649	406,391	28,034,783	29,788,193	154,191	146,348	7,953	None.
Equity Fire	175,830	100,103	275,933	20,317,108	27,543,274	134,515	117,848	21,486	None.
Factories Insurance Co.	151,976	436,849	588,825	42,331,420	12,732,417	105,538	145,698	20,008	None.
Hudson Bay	145,579	107,701	253,280	17,022,660	12,074,847	70,428	71,721	10,215	None.
*Liverpool-Manitoba	358,896	222,535	581,431	42,378,676	36,554,642	218,987	233,182	12,637	None.
London Mutual	423,151	323,230	746,381	69,662,966	71,386,757	209,088	221,185	10,011	None.
Mercantile Fire	213,508	55,846	269,354	20,678,078	24,769,545	89,035	91,329	2,856	None.
Montreal-Canada Fire	136,535	92,234	228,769	16,465,191	20,667,099	79,437	91,617	10,549	4,000
Mount Royal	201,550	119,141	320,691	24,305,449	27,571,068	91,633	93,464	4,000	1,364
North Empire Fire	81,485	72,392	153,877	8,732,239	5,868,635	29,884	26,703	3,758	None.
North West Fire	84,150	37,184	121,334	8,730,820	8,582,204	42,342	45,871	1,360	1,325
Nova Scotia Fire	168,651	206,422	375,073	24,753,906	22,326,958	94,291	84,670	12,997	None.
Occidental Fire	152,164	39,131	191,295	8,359,205	9,685,359	64,417	59,259	11,879	None.
Ontario Fire	179,616	86,079	265,695	19,021,037	22,821,472	104,558	111,762	7,365	None.
Ottawa Assurance	−3,513	24,459	20,946	1,800,317	None.	739	739	None.	None.
Pacific Coast	99,441	69,652	169,093	11,923,843	9,045,453	27,064	29,892	2,491	None.
Quebec Fire	216,762	34,365	251,127	21,752,109	23,292,149	94,541	94,190	3,190	None.
Rimouski Fire	310,998	199,569	510,567	32,783,630	29,512,890	154,960	178,003	32,388	4,800
Sovereign Fire	109,347	97,117	206,464	15,626,412	11,252,082	59,076	51,792	9,750	750
Western	374,895	414,561	789,456	70,926,247	72,480,450	149,090	192,429	29,391	1,750
Totals for 1912	5,063,409	3,707,428	8,770,837	653,582,426	640,808,340	2,586,805	2,684,977	309,021	18,989
Totals for 1911	4,727,141	3,579,108	8,306,249	572,066,012	549,604,374	2,509,377	2,519,179	278,063	20,650

*Including the business of The Manitoba Assurance Company.

BRITISH COMPANIES.

Alliance	206,684	28,821	235,505	23,510,911	32,980,620	98,528	102,045	4,244	None.
Atlas	497,116	69,168	566,284	44,353,141	59,905,450	279,412	294,396	5,502	None.
Caledonian	431,217	70,070	501,287	41,542,305	55,134,817	212,988	214,632	8,711	10,000
Commercial Union	792,177	142,244	934,421	73,893,530	90,510,717	405,406	414,033	9,190	10,000
Employers' Liability	174,606	32,814	207,420	18,931,862	16,065,804	55,678	60,428	4,750	None.
General Accident Fire and Life	264,818	47,429	312,247	24,689,106	25,291,808	122,051	132,882	10,804	None.
Guardian	827,130	133,481	960,611	68,149,725	86,093,564	510,638	522,783	19,355	4,700
Law Union and Rock	212,748	31,527	244,275	21,153,440	25,467,672	110,703	113,957	1,933	None.
Liverpool and London and Globe	1,297,207	404,453	1,701,660	137,163,661	160,226,136	746,935	730,921	63,362	752
London and Lancashire Fire	614,269	112,799	727,068	59,342,982	74,701,482	250,065	257,397	20,504	None.
London Assurance	252,008	53,984	305,992	25,205,794	32,357,090	107,333	107,348	7,839	4,500
North British and Mercantile	940,875	138,485	1,079,360	93,203,517	113,539,894	457,510	459,220	34,291	None.
Northern	636,980	78,258	715,238	53,383,260	68,346,226	311,264	309,375	28,422	None.
Norwich Union Fire	770,887	107,885	878,772	66,029,815	83,113,819	420,121	408,652	38,681	None.
Palatine Insurance Co	73,594	19,942	93,536	9,015,516	7,161,632	4,910	3,706	1,205	None.
Phœnix of London	996,925	204,786	1,201,711	87,315,146	112,964,582	522,885	546,348	43,815	2,800
Provincial	29,382	5,511	34,893	4,906,584	4,364,461	2,964	2,945	19	None.
Royal	1,267,798	194,150	1,461,948	120,324,763	172,173,930	727,149	777,085	54,124	None.
Royal Exchange	322,085	64,850	386,935	33,692,274	29,638,131	127,897	146,305	1,093	None.
Scottish Union and National	349,315	41,869	391,184	33,408,745	44,434,771	135,758	131,473	14,115	None.
Sun Insurance Office	422,328	69,248	491,576	37,964,297	51,536,766	228,375	233,253	16,868	None.
Union Assurance Society	438,649	107,385	546,034	43,196,791	50,680,552	193,230	214,905	6,407	None.
Yorkshire	273,327	41,237	314,564	28,019,153	33,380,203	119,321	134,975	9,076	8,019
Totals for 1912	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,072,127	6,151,121	6,319,064	404,310	40,771
Totals for 1911	11,205,694	2,150,528	13,356,222	998,101,547	1,269,648,229	6,029,035	6,181,888	541,253	52,634

ABSTRACT FOR THE YEAR 1912—*Concluded.*

Fire Insurance in Canada—American and Other Companies.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk a date	Net amount of losses incurred during the year.	Net amount paid for losses	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Ætna Insurance Co.	299,480	35,872	335,352	24,335,689	32,565,170	124,208	118,492	10,440	None.
American Central	65,715	15,303	81,018	4,817,658	4,589,895	12,546	12,066	479	None.
American Insurance Co.	8,615	1,396	10,011	1,094,550	999,150	None.	None.	None.	None.
American Lloyds	13,428	2,125	15,553	3,604,015	3,086,178	1,314	1,314	None.	None.
California Insurance Co.	10,701	4,993	15,694	878,019	691,540	791	791	None.	None.
Connecticut Fire	108,906	43,342	152,248	11,192,835	12,351,702	56,497	52,524	4,771	2,200
Continental	288,915	59,627	348,542	33,846,579	30,572,294	206,264	214,388	21,117	None.
Fidelity-Phenix	397,448	60,498	457,946	33,465,583	35,315,245	256,532	251,084	39,350	4,000
Fireman's Fund	34,737	12,991	47,728	2,759,581	1,756,434	16,715	21,165	550	None.
Firemen's Insurance Co.	44,606	12,891	57,497	4,245,754	3,658,018	3,763	4,362	181	None.
Compagnie d'Assurances Générales	11,953	1,372	13,325	3,537,946	3,034,237	1,075	None.	1,075	None.
German American	413,313	74,149	487,462	39,018,888	42,653,697	210,872	228,011	16,605	None.
Germania Fire	34,574	8,949	43,523	3,273,600	3,038,692	11,866	11,679	4,032	None.
Hartford Fire	887,485	119,522	1,007,007	78,112,795	91,894,273	426,002	442,708	29,984	None.
Home Insurance Co.	368,493	50,742	419,235	32,550,364	37,705,653	191,975	190,747	33,279	None.
Insurance Co. of North America	372,557	98,256	470,813	38,958,876	44,782,024	196,947	195,453	11,280	None.
Insurance Co. of the State of Pa.	161,200	35,617	196,817	11,656,770	9,502,696	67,904	58,460	19,525	None.
Lumber Insurance Co.	147,659	24,351	172,010	8,355,594	6,831,131	66,229	99,625	2,524	None.
National Fire	416,875	86,836	503,711	46,239,327	42,692,919	304,449	261,644	50,511	None.
National Union Fire	156,598	47,038	203,636	15,556,096	13,060,892	92,581	95,778	3,472	None.
Niagara Fire	76,821	34,918	111,739	6,268,199	6,733,701	41,720	34,381	9,366	None.
Northwestern National	10,476	14,262	24,738	2,201,667	1,913,167	5,344	2,858	2,486	None.
Phœnix of Hartford	351,926	86,013	437,939	37,089,105	41,071,642	139,185	154,860	8,710	None.
Providence Washington	119,500	28,267	147,767	12,975,305	9,602,899	29,786	25,209	4,577	None.
Queen, of America	577,985	88,225	666,210	51,369,612	71,155,570	281,012	315,079	24,330	10,000
Springfield Fire and Marine	278,248	57,023	335,271	29,429,199	27,609,163	123,375	116,147	28,731	None.
St. Paul Fire and Marine	189,652	34,127	223,779	15,910,403	16,525,857	97,832	106,041	7,441	None.
L'Union, Paris, France	134,879	25,242	160,121	13,755,232	8,941,690	44,137	41,329	1,936	None.
Westchester Fire	56,239	10,956	67,195	5,783,717	4,938,032	22,589	12,561	10,029	None.
Totals for 1912	6,038,984	1,174,903	7,213,887	572,282,988	609,273,561	3,033,510	3,068,756	346,781	16,200
Totals for 1911	4,642,420	830,865	5,473,285	417,473,032	460,615,743	2,272,517	2,235,881	364,174	14,060

RECAPITULATION

Canadian Companies	5,063,409	3,707,428	8,770,837	653,582,426	640,808,340	2,586,805	2,684,977	309,021	18,989
British Companies	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,072,127	6,151,121	6,319,064	404,310	40,771
American and other Companies	6,038,984	1,174,903	7,213,887	572,282,988	609,273,561	3,033,510	3,068,756	346,781	16,200
Totals for 1912	23,194,518	7,082,727	30,277,245	2,374,261,732	2,680,154,028	11,771,436	12,072,797	1,060,112	75,960
Totals for 1911	20,575,255	6,560,501	27,135,756	1,987,640,591	2,279,868,346	10,810,929	10,936,948	1,183,490	87,344

Summary of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

—	Totals for 1869 to 1902.	Premiums Received.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	827,144
Anglo-American	474,234	271,787	284,863	286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	2,982,342
British America	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	11,758,203
British Colonial											12,615	12,615
British Northwestern											29,439	29,439
Canada Agricultural	454,896											454,896
Canada Fire	881,333											881,333
Canada National										24,898	121,142	146,040
Canadian Fire	588,206	180,485	205,087	218,917	241,438	248,726	227,003	240,633	262,048	281,695	301,017	2,995,255
Central Canada Manufacturers						3,852	23,269	29,674	50,651	55,615	50,222	213,283
Citizens	2,856,961											2,856,961
Dominion	190,242											190,242
Dominion Fire						79,698	177,746	199,976	202,390	277,751	255,742	1,193,303
Eastern	894,194											894,194
Eastern Canada Manufacturers						3,852	23,269	29,674	15,348			72,143
Equity Fire	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	2,131,704
Factories Insurance									112,043	211,025	151,976	475,044
Hudson Bay Insurance									75,689	129,053	145,579	350,321
§Liverpool-Manitoba											358,896	358,896
*London Mutual Fire	4,426,391	392,062	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	8,541,260
Manitoba Assurance				99,219	125,293	150,164	126,691	161,500	298,068	333,578		1,294,513
Mercantile Fire	1,110,484	80,009	92,760	96,861	121,277	158,699	164,690	172,111	195,668	186,782	213,508	2,592,849
Montreal-Canada Fire			127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	1,856,930
Mount-Royal											201,550	201,550
National Fire	284,026											284,026
North Empire Fire									8,154	26,842	81,485	177,663
North West Fire											84,150	84,150
Nova Scotia Fire				32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	679,049
Occidental Fire								68,386	90,410	102,455	152,164	413,415
Ontario Fire						245,354	227,320	165,571	174,891	180,976	179,616	1,173,728
Ottawa Assurance	388,203	190,351	161,041	175,239	187,662	3,866	37,290	27,492	10,772	20,366	−3,513	1,198,769
Ottawa Agricultural	194,861											194,861
Pacific Coast Fire							30,294	46,985	53,571	64,802	99,441	295,093
Provincial	1,434,350											1,434,350
Quebec	2,813,668	93,964	119,631	126,742	124,079	149,138	159,117	174,658	198,305	190,816	216,762	4,366,880
Richmond and Drummond					38,629	92,539	102,893	94,212	−20,418			307,855

Rimouski						214,941	247,62	332,250	306,684	331,161	310,998	1,736,459
Royal Canadian	3,538,023											3,538,023
†Sovereign	1,055,404											1,055,404
Sovereign Fire					27,560	73,801	71,871	63,713	71,319	70,601	109,347	488,212
Stadacona	490,488											490,488
Victoria-Montreal	79,327											79,327
Western	10,603,003	513,25(	576,904	588,122	471,895	418,823	452,573	339,180	501,766	399,752	374,895	15,240,169
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	76,555,581
British Companies.												
‡Albion Fire Insurance Association	1,468,310											1,468,310
Alliance	1,831,868	204,485	242,675	154,112	140,736	130,804	132,712	144,660	189,367	199,726	206,684	3,577,819
Atlas	1,952,563	292,829	374,880	395,116	397,120	430,960	424,924	447,265	475,196	459,899	497,116	6,147,868
Caledonian	2,843,082	262,839	300,843	313,320	312,942	325,678	317,585	327,341	357,401	388,130	431,217	6,180,378
City of London	1,588,254											1,588,254
Commercial Union	8,944,055	458,743	528,215	539,213	548,442	602,268	1,020,459	1,080,096	1,152,862	1,233,650	792,177	16,900,180
Employers' Liability	364,689									95,484	174,606	634,779
General Accident Fire and Life							75,446	248,914	220,037	253,073	264,818	1,062,288
††Glasgow and London	1,619,733											1,619,733
Guardian	5,599,538	489,256	547,241	554,461	603,595	692,932	718,413	737,713	746,951	752,342	827,130	12,269,572
Imperial	6,085,796											6,085,796
Lancashire	6,210,844											6,210,844
**Law Union and Rock	207,296	83,194	117,898	123,828	125,833	143,074	132,707	137,735	168,874	183,058	212,748	1,636,245
Liverpool and London and Globe	8,775,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,129,594	1,299,799	1,297,207	20,120,477
London and Lancashire Fire	3,528,664	275,349	316,239	322,394	369,001	414,613	454,004	484,664	542,590	555,642	614,269	7,877,429
London Assurance	2,875,455	131,060	144,315	134,059	143,427	140,744	149,425	162,390	213,322	232,948	252,008	4,579,153
Manchester	2,187,726	197,750	114,838									2,500,314
National of Ireland	2,235,110	272,129	100,347									2,607,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	18,720,780
Northern	4,999,765	383,105	446,894	470,404	487,221	572,650	568,123	546,028	568,560	564,135	636,980	10,243,865
Norwich Union	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	9,468,922
Palatine Insurance Co											73,594	73,594
Phœnix of London	8,475,113	684,265	805,091	925,110	859,775	,858,884	1,017,845	831,045	937,087	1,055,569	996,925	17,446,689
Provincial										18,525	29,382	47,907
Queen	4,354,694											4,354,694
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,833	1,267,798	28,957,502
Royal Exchange									3,700	213,466	322,085	539,251
Scottish Commercial	343,421											343,421
Scottish Imperial	672,855											672,855
Scottish Union and National	2,951,316	337,110	309,052	268,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	5,850,609
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	5,341,437
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509					438,649	5,406,689
United Fire	718,477											718,477
Yorkshire						137,523	185,210	207,105	237,582	259,976	273,327	1,300,723
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	212,554,440

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Con.*

—	Totals for 1869 to 1902.	PREMIUMS RECEIVED.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
America and Other Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	7,222,981
Agricultural of Watertown	1,309,100											1,309,100
American Central											65,715	65,715
American Fire	72,325											72,325
American Insurance Co											8,615	8,615
American Lloyds									467	10,490	13,428	24,385
Andes	31,431											31,431
California Insurance Co											10,701	10,701
Connecticut Fire	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	1,830,009
Continental									4,177	203,712	288,915	496,804
Fidelity-Phenix									305,627	373,164	397,448	1,076,239
Fireman's Fund											34,737	34,737
Firemens' Insurance Co											44,606	44,606
La Compagnie d'Ass. Générales											11,953	11,953
German American				139,126	160,258	173,898	196,683	176,560	206,710	338,811	413,313	1,805,359
Germania Fire											34,574	34,574
Hartford Fire	4,282,164	249,366	361,430	545,981	606,054	655,510	636,686	716,326	743,476	799,871	887,485	10,484,349
Home, New Haven												
Home Ins. Co., New York	82,277	184,321	280,366	328,482	345,343	354,096	345,068	326,419	407,572	338 553	368,493	3,360,990
Insurance Co., of North America	1,305,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	364,009	370,592	372,557	4,490,914
Insurance Co., of the State of Pa											161,200	161,200
Lumber Insurance Company					35,047	60,772	82,740	108,330	125,188	173,681	147,659	733,417
National Fire							12,617	95,180	275,142	300,840	416,875	1,100,654
National Union Fire										64,183	156,598	202,781
Niagara Fire											76,821	76,821
Northwestern National											10,476	10,476
Phenix, of Brooklyn	1,793,898	190,020	237,783	274,999	296,444	312,426	327,691	331,830				3,765,091
Phœnix, of Hartford	1,960,453	145,432	177,554	178,656	180,034	183,792	181,994	223,129	306,257	310,388	351,926	4,199,615
Providence Washington											119,500	119,500
Queen, of America	3,534,703	505,602	531,530	579,064	575,739	593,834	642,699	561,114	577,822	603,073	577,985	9,283,165
Rochester German				1,128	55,145	64,853	68,350	69,799	105,978			365,253
Springfield Fire							8,722	110,767	151,896	197,511	278,248	747,144
St. Paul Fire and Marine						8,218	87,572	124,745	148,987	151,663	189,652	710,873

L'Union, Paris, France	.....	.....	.....	.....	.....	.....	.....	.....	.....	24,890	134,879	159,769
Westchester Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	56,239	56,239
	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	54,125,749

RECAPITULATION.

Canadian Companies	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	76,555,581
British Companies	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	212,560,434
American and Other Companies	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	54,125,749
Grand totals	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255	23,194,518	343,241,764

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown. ††Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.
§Including the business of The Manitoba Assurance Co.

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

— —	Totals. for 1869 to 1902.	Losses Paid.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
Canadian Companies	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire	.....	.....	.....	6,463	18,307	27,231	33,580	62,589	105,901	79,316	87,678	421,065
Anglo-American	239,526	163,612	311,345	143,737	157,123	166,581	237,662	144,540	135,503	160,622	121,044	1,961,295
British America	4,272,612	208,212	529,763	242,700	266,930	270,614	330,845	257,212	230,934	235,565	221,617	1,047,004
British Colonial	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	911	911
British Northwestern	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,931	4,931
Canada Agricultural	290,101	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	290,101
Canada Fire	698,133	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	698,133
Canada National	.....	.....	.....	.....	.....	.....	.....	.....	.....	367	26,497	26,864
Canadian Fire	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	91,814	1,361,633
Central Canada Manufacturers	.....	.....	.....	.....	.....	3,591	16,092	16,991	15,976	39,390	42,783	134,823
Citizens'	2,287,870	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,287,870
Dominion	148,255	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	148,255
Dominion Fire	.....	.....	.....	.....	.....	20,193	144,328	98,804	123,844	155,292	146,348	688,809
Eastern	632,961	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	632,961
Eastern Canada Manufacturers	.....	.....	.....	.....	.....	3,591	16,092	16,991	15,199	.....	.....	51,873
Equity Fire	93,031	83,068	142,503	95,812	92,326	118,144	158,226	99,066	189,774	117,141	117,848	1,306,939
Factories Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	68,053	91,183	145,698	304,934
Hudson Bay Insurance Co	.....	.....	.....	.....	.....	.....	.....	.....	12,387	57,663	71,721	142,771
§Liverpool-Manitoba	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	233,182	233,182
*London Mutual Fire	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	229,144	176,686	219,933	221,185	5,437,303
Manitoba Assurance Co	.....	.....	.....	35,031	53,808	63,899	90,036	75,395	132,113	198,472	.....	648,754
Mercantile Fire	768,641	41,137	112,271	27,283	26,928	50,468	82,014	80,080	139,681	101,537	91,329	1,521,369
Montreal-Canada Fire	.....	.....	87,819	116,052	195,434	192,313	183,170	129,411	102,106	130,886	91,617	1,228,808
Mount Royal	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	93,464	93,464
National Fire	287,732	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	287,732
North Empire Fire	.....	.....	.....	.....	.....	.....	.....	.....	643	8,943	28,296	26,703	64,585
North West Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,871	45,871
Nova Scotia Fire	.....	.....	.....	7,998	10,770	16,543	18,736	30,279	68,108	57,150	84,670	294,254
Occidental Fire	.....	.....	.....	.....	.....	.....	.....	25,209	38,499	32,610	59,259	155,577
Ontario Fire	.....	.....	.....	.....	.....	69,431	184,594	112,474	151,455	167,882	111,762	797,598
Ottawa Assurance Co	203,488	123,038	188,564	86,738	104,826	93,823	19,221	25,225	43,327	-22,736	739	866,253
Ottawa Agricultural	108,164	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	108,164
Pacific Coast Fire	.....	.....	.....	.....	.....	.....	39,005	13,148	28,119	23,929	29,892	134,093
Provincial	957,146	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	957,146
Quebec Fire	2,317,619	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,409	94,190	3,087,097
Richmond and Drummond	.....	.....	.....	.....	4,774	36,144	78,847	72,247	64,381	.....	.....	256,393

Rimouski						119,538	148,366	190,191	234,086	227,618	178,003	1,097,802
Royal Canadian	2,988,940											2,988,940
†Sovereign	736,216											736,216
Sovereign Fire					514	27,949	67,616	45,596	27,389	38,464	51,792	259,320
Stadacona	773,695											773,695
Victoria-Montreal	59,878											59,878
Western	6,283,100	228,471	558,864	257,221	259,953	170,571	319,514	187,788	235,186	197,885	192,429	8,890,982
	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,684,977	48,534,648
British Companies.												
‡Albion Fire Insurance Assoc'n	1,016,766											1,016,766
Alliance	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	87,523	106,772	102,045	2,736,915
Atlas	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	294,396	3,934,137
Caledonian	1,972,456	132,790	368,008	158,152	127,114	170,689	250,882	132,710	175,706	223,743	214,632	3,926,882
City of London	977,455											977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	414,033	10,530,485
Employers' Liability	255,801								None.	20,417	60,428	336,646
General Accident, Fire and Life							4,182	81,189	147,557	182,797	132,882	548,607
Glasgow and London	1,167,345											1,167,345
Guardian	4,202,971	285,672	446,445	284,460	280,528	367,923	446,333	391,660	433,844	476,700	522,783	8,139,319
Imperial	4,181,342											4,181,342
Lancashire	4,492,270											4,492,270
**Law Union and Rock	92,603	58,317	117,666	26,826	49,790	68,826	78,780	60,585	81,629	104,259	113,957	853,238
Liverpool & London & Globe	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	12,803,757
London and Lancashire Fire	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	291,884	360,856	257,397	4,462,95
London Assurance	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	70,952	89,846	107,348	2,722,798
Manchester	1,664,241	102,460	147,537									1,914,238
National of Ireland	1,479,390	156,895	70,552									1,706,837
North British and Mercantile	7,966,547	316,374	741,746	282,439	319,625	451,605	431,631	449,596	458,522	508,613	459,220	12,385,318
Northern	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,622	289,766	260,730	309,375	6,803,189
Norwich Union	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,652	5,444,570
Palatine Insurance Co											3,706	3,706
Phœnix, of London	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	9,449,842
Provincial									None.	1,702	2,945	4,647
Queen	3,325,321											3,325,321
Royal	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	686,345	600,006	777,085	18,123,604
Royal Exchange									87	66,393	146,305	212,785
Scottish Commercial	177,329											177,329
Scottish Imperial	483,408											483,408
Scottish Union and National	1,599,301	172,657	536,796	96,963	85,357	92,755	172,127	112,359	105,622	151,713	131,473	3,257,123
Sun Insurance Office	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	3,286,896
Union Assurance Society	1,714,466	138,454	405,201	215,580	271,233	272,661					214,905	3,232,500
United Fire	549,440											549,440
Yorkshire						58,049	70,992	105,338	119,820	138,374	134,975	627,548
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	133,819,249

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Concluded.*

	Totals for 1869 to 1902.	Losses Paid.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
American and other Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	4,664,034
Agricultural of Watertown	857,278											857,278
American Central											12,066	12,066
American Fire	66,980											66,980
American Insurance Co											None.	
American Lloyds									None.	457	1,314	1,771
Andes	5,668											5,668
California Insurance Co											791	791
Connecticut Fire	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,510	76,672	52,524	1,044,129
Continental									None.	56,862	214,388	271,250
Fidelity-Phenix									134,484	180,097	251,084	565,665
Fireman's Fund											21,165	21,165
Fireman's Insurance Co											4,362	4,362
La Compagnie d'Assec Générales											None.	
German American				34,712	48,148	81,223	131,174	87,504	117,980	133,542	228,011	862,294
Germania Fire											11,679	11,679
Hartford Fire	2,767,571	102,555	333,098	185,198	239,367	307,852	318,158	300,900	504,325	294,924	442,708	5,796,656
Home, New Haven	60,691											60,691
Home Ins. Co., New York	1,794	61,654	425,292	159,003	132,325	212,116	188,051	174,798	219,800	188,558	190,747	1,954,138
Insurance Co. of North Amer.	906,525	108,194	302,134	82,456	129,496	168,634	206,883	202,549	130,551	199,962	195,453	2,632,837
Insur. Co. of the State of Pa											58,460	58,460
Lumber Insurance Company					39,105	15,027	54,276	89,689	148,491	110,581	99,625	556,7
National Fire							1,105	15,532	164,240	135,614	261,644	578,135
National Union Fire										17,610	95,778	113,388
Niagara Fire											34,381	34,381
Northwestern National											2,858	2,858
Phenix of Brooklyn	1,126,664	81,713	241,826	97,903	108,411	185,351	176,132	136,363				2,154,363
Phœnix, of Hartford	1,435,091	76,268	144,197	78,693	63,736	69,242	84,448	85,899	133,341	184,187	154,860	2,509,962
Providence Washington											25,209	25,209
Queen, of America	2,101,193	261,401	542,943	214,788	272,219	324,018	430,842	310,093	337,012	337,525	315,079	5,447,113
Rochester German					12,820	54,677	40,003	28,604	57,585			193,689
Springfield Fire							None.	34,760	63,647	84,952	116,147	299,506
St. Paul Fire and Marine							41,543	39,092	72,335	84,569	106,041	343,580

L'Union, Paris, France	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,427	41,329	50,756
Westchester Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12,561	12,561
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	31,214,209

RECAPITULATION.

Canadian Companies	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,684,977	48,534,648
British Companies	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	133,819,249
American and Other Compan.	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	31,214,209
	120,339,586	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,646,826	10,292,393	10,936,948	12,072,797	213,568,106

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.
§Including the business of The Manitoba Assurance Company.

Summary of Fire Insurance in Canada for the Years 1869 to 1912, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
Canadian Companies.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1907	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582,426	640,808,340	2,684,977
Totals...	76,555,581	8,296,636,292	.....	48,534,648
British Companies.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,684,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444

*These returns are imperfect.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
BRITISH COMPANIES—*Con.*	$	$	$	$
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	422,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,566,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,073,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,720,997	832,409,237	1,059,251,521	4,849,587
1910	10,243,235	936,097,608	1,143,463,774	5,488,726
1911	11,205,694	998,101,547	1,269,648,229	6,181,888
1912	12,092,125	1,148,396,318	1,430,072,127	6,319,064
Totals	212,554,440	19,451,177,061	.....	133,819,249
AMERICAN AND OTHER COMPANIES.				
1869	165,166*	9,702,356	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928	147,061
1871	314,452	27,367,712	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,880,550	99,389
1877	213,830	21,013,457	18,298,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	20,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,946,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941

*These returns are imperfect.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
AMERICAN AND OTHER COMPANIES—*Con.*	$	$	$	$
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
1905	2,689,032	188,712,561	204,586,950	966,748
1906	2,907,270	213,613,168	234,206,935	1,152,916
1907	3,130,234	239,440,520	265,401,198	1,569,607
1908	3,288,500	253,383,160	289,931,375	1,847,504
1909	3,564,126	292,133,934	330,290,388	1,673,731
1910	4,147,684	352,864,510	388,302,549	2,259,017
1911	4,642,420	417,473,032	460,615,743	2,235,881
1912	6,038,984	572,282,988	609,273,561	3,068,756
Totals	54,125,749	4,689,215,669	.....	31,214,209

TOTALS FOR ALL YEARS FROM 1869 TO 1912 INCLUSIVE.

Canadian Companies	76,555,581	8,296,636,292	.....	48,534,648
British Companies	212,554,440	19,451,177,061	.....	133,819,249
American and Other Companies	54,125,749	4,689,215,669	.....	31,214,209
Grand totals	343,235,770	32,437,029,022	.....	213,568,106

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	$
In Canada	110,673	15,396,994	12,972,230	77,161	87,678	3,775	1,000	Total business December 31, 1912.
In other countries	3,281	306,130	253,905	−185	2,515	None.	None.	
Totals	113,954	15,703,124	13,226,135	76,976	90,193	3,775	1,000	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada	180,441	21,610,961	30,025,841	124,364	121,044	13,974	4,000	Total business December, 31, 1912.
In other countries	177	450,418	54,822	−2,682	4,444	None.	3,250	
Totals	180,618	22,061,379	30,080,663	121,682	125,488	13,974	7,250	

BRITISH AMERICA ASSURANCE COMPANY.

In Canada	421,097	54,603,360	71,183,124	236,078	221,617	45,635	None.	Total business December 31, 1912.
In other countries	1,272,373	277,802,577	245,954,645	742,727	743,972	118,818	17,098	
Totals	1,693,470	332,405,937	317,137,769	978,805	965,589	164,453	17,098	

CANADIAN FIRE INSURANCE COMPANY.

In Canada	301,017	28,664,461	32,291,427	106,915	91,814	18,738	None.	Total business December 31, 1912.
In other countries	7,913	909,925	795,025	3,830	2,830	None.	1,000	
Totals	308,930	29,574,386	33,086,452	110,745	94,644	18,738	1,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

FACTORIES INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	151,976	42,331,420	12,732,417	105,538	145,698	20,008	None.	Total business December 31, 1912.
In other countries	None.	None.	None.	None.	None.	None.	500	
Totals	151,976	42,331,420	12,732,417	105,538	145,698	20,008	500	

HUDSON BAY INSURANCE COMPANY.

Fire	148,059	17,022,660	12,074,847	70,192	81,786	10,215	None.	Total business December 31, 1912.
Hail	249,261	3,888,718	None.	117,449	117,449	None.	None.	
Totals	397,320	20,911,378	12,074,847	187,641	199,235	10,215	None.	

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada	423,151	69,662,966	71,386,757	209,088	221,185	10,011	None.	Total business December 31, 1912.
In other countries	3,698	4,504,017	1,541,315	9,647	17,494	2,178	None.	
Totals	426,849	74,166,983	72,928,072	218,735	238,679	12,189	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada	136,535	16,465,191	20,667,099	79,437	91,617	10,549	4,000	Total business December 31, 1912.
In other countries	263	306,251	101,886	4,564	8,225	None.	1,083	
Totals	136,798	16,771,442	20,768,985	84,001	99,842	10,549	5,083	

MOUNT ROYAL INSURANCE COMPANY.

Fire	201,550	24,305,449	27,571,068	91,633	93,464	4,000	1,364	Total business December 31, 1912.
Plate Glass	3,699	.....	.....	1,795	1,795	None.	None.	
Totals	205,249	.....	.....	93,428	95,259	4,000	1,364	

NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada	81,485	8,732,239	5,868,635	29,884	26,703	3,758	None.	Total business December 31, 1912.
In other countries	1,699	142,600	142,600	None.	None.	None.	None.	
Totals	83,184	8,874,839	6,011,235	29,884	26,703	3,758	None.	

NORTH WEST FIRE INSURANCE COMPANY.

In Canada	84,150	8,730,820	8,582,204	42,342	45,871	1,360	1,325	Total business December 31, 1912.
In other countries	578	46,650	42,150	6	6	None.	None.	
Totals	84,728	8,777,470	8,624,354	42,348	45,877	1,360	1,325	

NOVA SCOTIA FIRE INSURANCE COMPANY.

In Canada	168,651	24,753,906	22,326,958	94,291	84,670	12,997	None.	Total business December 31, 1912.
In other countries	1,457	365,507	112,882	7	7	None.	None.	
Totals	170,108	25,119,413	22,439,840	94,298	84,677	12,997	None.	

OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada	152,164	8,359,205	9,685,359	64,417	59,259	11,879	None.	Total business December 31, 1912.
In other countries	6,069	690,665	627,415	3,446	3,446	None.	None.	
Totals	158,233	9,049,870	10,312,774	67,863	62,705	11,879	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

ONTARIO FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	179,616	19,021,037	22,821,472	104,558	111,762	7,365	None.	Total business December 31, 1912.
In other countries	4,768	496,283	430,940	6,449	7,213	250	None.	
Totals	184,384	19,517,320	23,252,412	111,007	118,975	7,615	None.	

PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada	99,441	11,923,843	9,045,453	27,064	29,892	2,491	None.	Total business December 31, 1912.
In other countries	11,465	6,998,012	4,237,606	19,543	25,017	3,579	None.	
Totals	110,906	18,921,855	13,283,059	46,607	54,909	6,070	None.	

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

In Canada	310,998	32,783,630	29,512,890	154,960	178,003	32,388	4,800	Total business December 31, 1912.
In other countries	31,146	1,530,391	1,013,711	3,383	None.	2,575	1,000	
Totals	342,144	34,314,021	30,526,601	158,343	178,003	34,963	5,800	

SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

In Canada	109,347	15,626,412	11,252,082	56,974	59,076	9,750	750	Total business December 31, 1912.
In other countries	456,544	55,186,978	28,747,607	351,462	334,814	98,428	None.	
Totals	565,891	70,813,390	39,999,689	408,436	393,890	108,178	750	

WESTERN ASSURANCE COMPANY.

Fire	2,041,439	506,951,490	392,312,875	1,052,575	1,081,647	200,391	8,950	Total business December 31, 1912.
Inland Transportation	6,456	28,090,168	172,661	1,290	1,290	None.	None.	
Marine	851,002	286,648,980	27,680,390	636,355	647,969	81,602	None.	
Totals	2,898,897	821,690,638	420,165,926	1,690,220	1,730,906	281,993	8,950	

ÆTNA INSURANCE COMPANY.

Fire	299,480	24,335,689	32,565,170	124,208	118,492	10,440	None.	In Canada December 31, 1912.
Automobile	40,895	2,734,132	1,410,392	23,025	20,628	2,472	1,100	
Totals	340,375	27,069,821	33,975,562	147,233	139,120	12,912	1,100	

UNDERWRITERS AT AMERICAN LLOYDS.

Fire	13,428	3,604,015	3,086,178	1,314	1,314	None.	None.	In Canada December 31, 1912.
Sprinkler Leakage	13,010	2,410,795	2,178,300	12,894	15,322	45	None.	
Totals	26,438	6,014,810	5,264,478	14,208	16,636	45	None.	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire	174,606	18,931,862	16,065,804	55,678	60,428	4,750	None.	In Canada December 31, 1912.
Accident	113,178	18,155,850	17,443,600	100,958	99,958	8,000	None.	
Employers' Liability	746,373	25,798,428	23,798,428	431,902	382,902	205,000	None.	
Guarantee	47,169	14,516,357	11,350,537	23,998	16,998	16,000	None.	
Sickness	20,051	4,888,500	4,834,000	16,138	15,138	4,000	None.	
Totals	1,101,377	82,290,997	73,492,369	628,674	575,424	237,750	None.	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire	397,448	33,465,583	35,315,245	256,532	251,084	39,350	4,000	In Canada December 31, 1912.
Tornado	6,895	1,702,850	1,454,300	710	710	None.	None.	
Totals	404,343	35,168,433	36,769,545	257,242	251,794	39,350	4,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

FIREMAN'S FUND INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	$
Fire	34,737	2,759,581	1,756,434	16,715	21,165	550	None.	In Canada December 31, 1912.
Inland Transportation	2,074	101,711	24,699	54	54	None.	None.	
Automobile	28,134	1,852,337	1,031,165	20,339	19,318	1,021	None.	
Totals	64,945	4,713,629	2,812,298	37,108	40,537	1,571	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire	887,485	78,112,795	91,894,273	426,002	442,708	29,984	None.	In Canada December 31, 1912.
Inland Transportation	1,551	192,450	None.	None.	None.	None.	None.	
Tornado	3,191	624,602	635,802	None.	None.	None.	None.	
Sprinkler Leakage	9,909	1,602,450	2,015,030	8,216	8,216	None.	None.	
Automobile	28,500	1,797,654	1,016,264	18,838	17,940	1,173	None.	
Totals	930,636	82,329,951	95,561,369	453,056	468,864	31,157	None.	

HOME INSURANCE COMPANY.

Fire	368,493	32,550,364	37,705,653	191,375	190,747	33,279	None.	In Canada Decembe 31, 1912.
Automobile	25,572	1,368,690	973,897	2,368	6,213	150	None.	
Tornado	322	82,900	107,300	None.	None.	None.	None.	
Totals	394,387	34,001,954	38,786,850	194,343	196,960	33,429	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire	372,557	38,958,876	44,782,024	196,947	195,453	11,280	None.	In Canada December 31, 1912.
Inland Transportation	5,126	1,331,420	165,545	1,159	1,159	None.	None.	
Automobile	73,544	4,288,476	3,048,914	31,062	33,882	2,575	None.	
Totals	451,227	44,578,772	47,996,483	229,168	230,494	13,855	None.	

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Fire	212,748	21,153,440	25,467,672	110,703	113,957	1,933	None.	In Canada December 31, 1912.
Accident	18,481	4,060,135	1,397,485	5,293	4,611	1,873	None.	
Employers' Liability	43,165	.....	.....	16,678	12,787	7,232	None.	
Sickness	8,991	.....	.....	3,792	3,813	1,066	None.	
Totals	283,385	.....	.....	136,466	135,168	12,104	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire	416,875	46,239,327	42,692,919	304,449	261,644	50,511	None.	In Canada December 31, 1912.
Tornado	2,229	407,477	386,144	None.	None.	None.	None.	
Totals	419,104	46,646,804	43,079,063	304,449	261,644	50,511	None.	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire	156,598	15,556,096	13,060,892	92,581	95,778	3,472	None.	In Canada December 31, 1912.
Tornado	1,566	373,225	354,225	80	80	None.	None.	
Totals	158,164	15,929,321	13,415,117	92,661	95,858	3,472	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE.

Fire	10,476	2,201,667	1,913,167	5,344	2,858	2,486	None.	In Canada December 31, 1912.
Tornado	666	192,510	178,810	None.	None.	None.	None.	
Totals	11,142	2,394,177	2,091,977	5,344	2,858	2,486	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire	770,887	66,029,815	83,113,819	420,121	408,652	38,681	None.	In Canada December 31, 1913
Accident	127	89,500	89,500	None.	None.	None.	None.	
Employers' Liability	None.	20,000	20,000	None.	None.	None.	None.	
Sickness	94	.....	.....	None.	None.	None.	None.	
Plate Glass	34	.....	.....	31	None.	31	None.	
Totals	771,142	.....	.....	420,152	408,652	38,712	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Concluded.*

QUEEN INSURANCE COMPANY OF AMERICA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	$
Fire	577,985	51,369,612	71,155,570	281,012	315,079	24,330	10,000	In Canada December 31, 1912.
Inland Transportation	70	489,675	None.	None.	None.	None.	None.	
Automobile	36,365	1,749,424	1,473,925	3,813	2,313	1,500	None.	
Totals	614,420	53,608,711	72,629,495	284,825	317,392	25,830	10,000	

ROYAL EXCHANGE ASSURANCE.

Fire	322,085	33,692,274	29,638,131	127,897	146,305	1,093	None.	In Canada December 31, 1912.
Accident	3,445	1,138,000	1,043,500	315	315	None.	None.	
Employers' Liability	4,551	420,000	370,000	396	296	100	None.	
Sickness	3,051	.....	.....	605	180	425	None.	
Totals	333,132	.....	.....	129,213	147,096	1,618	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire	349,315	33,408,745	44,434,771	135,758	131,473	14,115	None.	In Canada December 31, 1912.
Tornado	116	22,600	22,600	None.	None.	None.	None.	
Totals	349,431	33,431,345	44,457,371	135,758	131,473	14,115	None.	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire	278,248	29,429,199	27,609,163	123,375	116,147	28,731	None.	In Canada December 31, 1912.
Tornado	6,097	1,223,300	1,187,140	None.	None.	None.	None.	
Sprinkler Leakage	346	29,500	29,500	None.	None.	None.	None.	
Totals	284,691	30,681,999	28,825,803	123,375	116,147	28,731	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire	189,652	15,910,403	16,525,857	97,832	106,041	7,441	None.	In Canada December 31, 1912.
Inland Transportation	1,094	142,957	40,110	1,246	170	168	None.	
Tornado	925	231,800	240,800	945	None.	20	None.	
Automobile	20,783	1,280,210	869,722	19,803	3,129	369	None.	
Totals	212,454	17,565,370	17,676,489	119,826	109,340	7,998	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire	273,327	28,019,153	33,380,203	119,321	134,975	9,076	8,019	In Canada December 31, 1912.
Live Stock	51,223	1,507,157	480,784	39,074	34,771	8,751	3,000	
Accident	2,616	704,950	607,700	482	482	None.	None.	
Employers' Liability	4,718	510,000	492,447	729	729	None.	None.	
Sickness	933	.....	.....	405	405	None.	None.	
Plate Glass	1,471	.....	.....	311	311	None.	None.	
Automobile	2,637	630,000	390,000	185	185	None.	None.	
Totals	336,925	.....	.....	160,507	171,858	17,827	11,019	

Fire Insurance Done in Canada in 1912.

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent. of premiums received.	The same for 1911.
Canadian Companies	$ cts	$ cts			$ cts	$ cts		
Acadia Fire	15,396,994	219,430 82	1·43	1·45	87,678 48	110,672 68	79·22	62·70
Anglo-American	21,610,961	314,331 55	1·45	1·44	121,044 09	180,441 44	67·08	73·36
British America	54,603,360	667,118 11	1·22	1·32	221,617 11	421,097 27	52·63	42·77
British Colonial	1,700,443	21,536 87	1·27	.....	910 75	12,614 69	7·22	.....
British Northwestern	3,380,004	54,164 21	1·60	.....	4,930 52	29,438 60	16·75	.....
Canada National	13,409,859	210,293 69	1·57	1·63	26,496 52	121,142 14	21·87	1·47
Canadian Fire	28,664,461	478,452 08	1·67	1·73	91,814 32	301,017 42	30·50	32·77
Central Canada Manufacturers	9,210,248	107,399 28	1·17	1·26	42,782 67	50,221 62	85·19	70·83
Dominion Fire	28,034,783	402,476 65	1·44	1·38	146,347 87	255,742 34	57·22	55·91
Equity Fire	20,317,108	279,778 00	1·38	1·37	117,848 24	175,829 75	67·02	48·23
Factories Insurance	42,331,420	606,778 80	1·43	1·64	145,697 80	151,976 08	95·87	43·21
Hudson Bay	17,022,660	270,336 44	1·59	1·71	71,720 84	145,578 59	49·27	44·68
*Liverpool-Manitoba	42,378,676	579,377 04	1·37	.....	233,182 30	358,896 00	64·97	.....
London Mutual	69,662,966	692,063 05	·99	1·08	221,184 83	423,151 49	52·28	62·15
Mercantile Fire	20,678,078	268,962 24	1·30	1·37	91,329 01	213,507 55	42·78	54·36
Montreal Canada Fire	16,465,191	236,608 26	1·44	1·45	91,616 68	136,534 92	67·10	74·90
Mount Royal	24,305,449	323,733 60	1·33	.....	93,464 23	201,550 44	46·37	.....
North Empire Fire	8,732,239	171,496 96	1·96	2·22	26,702 83	81,485 46	32·77	46·25
North West Fire	8,730,820	126,842 46	1·45	.....	45,870 59	84,150 20	54·51	.....
Nova Scotia Fire	24,753,906	404,125 33	1·63	1·59	84,670 36	168,650 59	50·20	41·43
Occidental Fire	8,359,205	189,973 50	2·27	2·19	59,258 66	152,163 80	38·94	31·83
Ontario Fire	19,021,037	269,061 14	1·41	1·61	111,761 98	179,615 85	62·22	92·76
Ottawa Assurance	1,800,317	24,832 63	1·38	.....	739 01	−3,513 23	.....	.....
Pacific Coast	11,923,843	175,190 59	1·47	1·57	29,891 99	99,441 36	30·06	36·93
Quebec Fire	21,752,109	249,689 79	1·15	1·16	94,189 81	216,762 04	43·45	46·33
Rimouski Fire	32,783,630	504,630 04	1·54	1·57	178,002 98	310,998 37	57·24	68·73
Sovereign Fire	15,626,412	209,723 19	1·34	1·42	51,791 86	109,347 31	47·36	54·48
Western	70,926,247	824,009 73	1·16	1·36	192,429 12	374,895 06	51·33	49·50
Totals	653,582,426	8,882,416 05	1·36	1·41	2,684,975 45	5,063,409 23	52·53	53·03
British Companies.								
Alliance	23,510,911	235,788 24	1·00	1·03	102,044 98	206,684 36	49·37	53·46
Atlas	44,353,141	580,486 10	1·31	1·36	294,396 06	497,115 62	59·22	67·83
Caledonian	41,542,305	501,815 91	1·21	1·20	214,632 11	431,217 36	49·77	57·65
Commercial Union	73,893,530	952,226 41	1·29	1·39	414,032 85	792,177 10	52·27	56·50
Employers' Liability	18,931,862	214,958 89	1·14	1·18	60,428 32	174,606 22	34·61	21·38
General Accident Fire and Life	24,689,106	313,412 57	1·27	1·37	132,882 39	264,818 12	50·18	72·22
Guardian	68,149,725	954,167 72	1·40	1·44	522,783 12	827,129 78	63·20	63·36
Law Union and Rock	21,153,440	252,115 27	1·19	1·27	113,956 75	212,748 46	53·56	56·95
Liverpool and London and Globe	137,163,661	1,716,258 58	1·25	1·28	730,920 88	1,297,206 69	56·35	57·68
London and Lancashire Fire	59,342,982	728,601 05	1·23	1·27	257,397 08	614,269 06	41·90	69·94
London Assurance	25,205,794	314,988 07	1·25	1·24	107,348 35	252,008 12	42·60	38·57
North British and Mercantile	93,203,517	1,105,458 94	1·19	1·24	459,220 09	940,874 59	48·81	60·58
Northern	53,383,260	722,793 10	1·35	1·36	309,374 77	636,979 55	48·57	46·22
Norwich Union Fire	66,029,815	878,467,44	1·33	1·36	408,652 46	770,886 56	53·01	50·04
Palatine Insurance Co.	9,015,516	113,114 76	1·25	.....	3,705 87	73,593 75	5·04	.....
Phoenix of London	87,315,146	1,207,815 29	1·38	1·65	546,347 51	996,925 12	54·80	50·43
Provincial	4,906,584	33,987,41	·69	·69	2,945 23	29,381 88	10·02	9·19
Royal	120,324,763	1,458,790 31	1·21	1·27	777,085 30	1,267,798 20	61·29	50·26
Royal Exchange	33,692,274	395,400 34	1·17	1·31	146,304 99	322,085 13	45·42	31·10
Scottish Union and National	33,408,745	382,771 59	1·15	1·16	131,472 80	349,314 72	37·64	51·60
Sun Insurance Office	37,964,297	498,832 82	1·31	1·34	233,252 60	422,328 39	55·23	60·48
Union Assurance Society	43,196,791	554,705 19	1·28	.....	214,905 45	438,648 95	48·99	.....
Yorkshire	28,019,153	334,510 16	1·19	1·26	134,974 59	273,327 01	49·38	53·23
Totals	1,148,396,318	14,451,466 16	1·26	1·33	6,319,064 30	12,092,124 74	52·26	55·17

*Including the business of The Manitoba Assurance Company

Fire Insurance Done in Canada in 1912—*Concluded.*

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1911.
American and Other Companies.	$	$			$	$		
Ætna Insurance Co...	24,335,689	338,924 57	1·39	1·41	118,492 28	299,480 04	39·57	52·24
American Central.....	4,817,658	84,683 71	1·76	.....	12,066 49	65,715 05	18·36	.....
American InsuranceCo	1,094,550	19,118 34	1·75	.....	None	8,614 61	.....	.....
American Lloyds.....	3,604,015	16,752 47	·47	·55	1,314 45	13,428 30	9·79	4·36
California InsuranceCo	878,049	17,946 72	2·04	.....	791 22	10,701 30	7·39	.....
Connecticut Fire.....	11,192,835	158,580 43	1·42	1·41	52,523 79	108,906 16	48·23	68·23
Continental.....	33,846,579	339,056 10	1·00	1·08	214,388 39	288,915 30	74·20	27·91
Fidelity-Phenix.....	33,465,583	437,502 43	1·31	1·35	251,083 67	397,448 50	63·17	48·26
Fireman's Fund.....	2,759,581	44,776 03	1·62	.....	21,165 10	34,737 46	60·93	.....
Firemen's Insurance Co.....	4,245,754	64,909 85	1·53	.....	4,362 16	44,605 55	9·78	.....
Compagnie d'Assurances Générales.....	3,537,946	45,511 55	1·29	.....	None.	11,953 35	.....	.....
German American....	39,018,888	488,582 89	1·25	1·30	228,010 70	413,312 93	55·17	39·41
Germania Fire.....	3,273,600	48,813 50	1·49	.....	11,679 13	34,574 18	33·78	.....
Hartford Fire.....	78,112,795	996,943 60	1·28	1·31	442,707 59	887,485 37	49·88	36·87
Home Insurance Co...	32,550,364	407,066 71	1·25	1·33	190,747 42	368,493 24	51·76	55·70
Insurance Co. of North America.....	38,958 876	472,340 94	1·21	1·22	195,453 37	372,557 45	52·46	53·96
Insurance Co. of the State of Pa.....	11,656,770	196,817 18	1·69	.....	58,459 99	161,199 99	36·27	.....
Lumber Insurance.....	8,355,594	145,329 69	1·74	1·71	99,624 95	147,658 65	67·47	63·67
National Fire.....	46,239,327	537,088 28	1·16	1·43	261,644 29	416,875 04	62·76	45·08
National Union Fire..	15,556,096	209,608 82	1·35	1·46	95,777 87	156,598 48	61·16	27·44
Niagara Fire.....	6,268,199	105,048 40	1·68	....	34,381 22	76,820 89	44·76	.....
Northwestern Nat'nal	2,201,667	30,738 11	1·40	....	2,858 11	10,475 73	27·28	.....
Phœnix, of Hartford..	37,089,105	450,214 85	1·21	1·25	154,859 61	351,926 00	44·00	59·34
Providence Washington.....	12,975 305	165,903 22	1·28	....	25,208 94	119,500 11	21·10	.....
Queen, of America....	51,369,612	673,101 13	1·31	1·38	315,078 70	577,985 30	54·51	55·97
Springfield Fire and Marine.....	29,429,199	340,845 16	1·16	1·37	116,146 93	278,247 88	41·74	43·01
St. Paul Fire and Marine.....	15,910,403	227,721 24	1·43	1·56	106,040 97	189,652 24	55·91	55·76
L'Union, Paris, France	13,755,232	158,367 24	1·15	1·13	41,329 20	134,878 58	30·64	37·87
Westchester Fire.....	5,783,717	83,691 60	1·45	....	12,560 61	56,239 07	22·33	.....
Totals.....	572,282,988	7,305,984 76	1·28	1·33	3,068,757 15	6,038,986 75	50·82	48·16
Grand Totals.....	2,374,261,732	30,639,866 97	1·29	1·35	12,019,407 61	23,141,133 43	51·94	53·16

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and Other Insurance.

CANADIAN COMPANIES—ASSETS—1912.

Companies.	Real Estate	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Agents' Balances and Premiums Out-standing.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Other Assets	Total Assets	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	16,894 00	25,000 00	128,105 00	525,907 20	15,573 54	27,356 88	10 00	34,368 12	773,214 74	Fire.
Anglo-American	None.	900 00	123,962 17	118,957 50	31,605 75	28,586 87	658 53	26,777 50	331,448 32	"
British America	182,484 58	4,200 00	1,354,025 33	136,536 00	264,618 51	102,948 95	22,644 42	15,038 11	2,082,495 90	"
British Colonial	None.	None.	58,153 13	None.	2,718 38	34,494 39	3,052 03	3,969 92	102,387 85	"
British Northwestern	None.	41,683 33	60,000 00	51,000 00	4,137 00	32,168 17	3,734 60	2,400 00	195,123 10	"
Canada National	None.	856,332 45	55,000 00	73,022 23	16,021 73	73,963 98	20,346 23	10,072 53	1,104,759 15	"
Canadian Fire	None.	561,938 26	345,000 00	None.	45,264 22	118,695 78	1,072 53	8,746 07	1,080,716 86	"
Central Canada Manufacturers	None.	None.	56,160 00	None.	None.	9,131 99	450 00	14,203 46	* 79,945 45	"
Dominion Fire	None.	None.	136,169 00	4,872 80	20,057 19	20,862 53	2,380 34	48,413 29	232,755 15	"
Equity Fire	None.	233 59	87,342 28	2,062 50	29,218 46	35,592 11	512 50	77,054 65	† 232,016 09	"
Factories Insurance	None.	None.	57,918 70	None.	(a)209,725 33	74,430 88	194 00	55,529 92	397,798 83	"
Hudson Bay	92,694 80	94,540 00	62,909 65	2,000 00	37,712 23	96,483 93	3,269 79	14,119 83	403,730 23	Fire and Hail.
§Liverpool-Manitoba	None.	None.	613,761 00	None.	33,053 36	32,772 20	4,026 87	11,128 93	694,742 36	Fire.
London Mutual	93,758 33	54,081 60	283,286 41	40,731 92	31,830 15	86,461 50	4,075 94	95,883 44	‡ 690,109 29	"
Mercantile	None.	None.	330,341 31	None.	28,101 09	66,341 81	709 42	22,565 82	448,059 45	"
Montreal-Canada Fire	None.	12,000 00	116,565 85	15,000 00	29,033 30	20,077 58	917 08	24,126 12	217,719 93	"
Mount Royal	None.	None.	119,850 46	380,368 50	37,279 33	37,277 15	3,339 54	88,658 47	666,773 45	Fire and Plate glass.
North Empire Fire	None.	108,176 90	65,566 23	54,090 00	26,118 99	18,862 19	4,850 32	3,677 00	281,341 63	Fire.
North West Fire	None.	76,350 00	57,215 94	None.	11,978 00	80,410 20	2,514 84	None.	228,468 98	"
Nova Scotia Fire	25,000 00	None.	99,780 99	119,054 44	53,955 66	96,800 90	780 50	25,000 00	420,572 49	"
Occidental Fire	5,859 84	120,080 05	60,050 00	None.	48,518 13	72,694 02	7,392 55	8,809 69	323,404 28	"
Ontario Fire	None.	27,985 00	69,663 80	6,250 00	18,017 56	13,384 42	2,734 46	50,220 93	188,256 17	"
Ottawa Assurance	None.	None.	58,451 20	None.	6,370 76	15,876 03	1,818 33	47,015 75	129,532 07	"
Pacific Coast	75,388 97	175,809 62	404,534 34	33,862 83	9,660 50	77,455 10	14,367 58	15,024 71	806,103 65	"
Quebec Fire	81,437 34	None.	231,057 18	144,883 51	27,773 43	102,722 11	4,261 37	None.	592,134 94	"
Rimouski	25,000 00	None.	95,400 93	None.	31,482 93	133,427 62	1,039 42	60,042 18	346,393 08	"
Sovereign Fire	None.	None.	544,637 80	None.	30,061 24	27,620 71	5,904 60	52,265 51	660,489 86	"
Western	141,102 83	None.	1,644,843 94	586,263 30	571,103 26	198,619 63	22,653 76	95,944 93	3,260,531 65	Fire, Marine and Inland Transportation.
Totals	739,620 69	2,159,310 80	7,319,752 64	2,294,862 73	1,670,990 03	1,735,519 63	139,711 55	911,056 88	16,970,824 95	

*Not including $158,321.26 premium notes which are treated as contingent assets only.
†In addition to the total assets above shown there are Bills Receivable due from the Metropolitan Fire and Independent Fire Insurance Companies amounting to $53,627.84, which are unsecured except by premium notes and unpaid capital of these companies and are not admitted by the Department.
‡Not including $316,745.54 premium notes, which are treated as contingent assets only.
§Including the business of the Manitoba Assurance Company.
(a) Including $122,977.30 unassessed premium notes, the unearned part of which, $99,970.60, is included in reserve in the liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES—1912.

Companies.	Unsettled. Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including. Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up in cash.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	4,775 40	74,284 18	124,631 51	203,691 09	569,523 65	400,000 00	Fire.
Anglo-American	21,224 36	149,080 60	1,681 74	171,986 70	159,461 62	142,760 00	"
British America	181,551 33	1,188,990 47	36,947 83	1,407,489 63	675,006 27	†1,399,029 79	"
British Colonial	1,150 00	10,224 74	984 23	12,358 97	90,028 88	100,000 00	"
British Northwestern	2,000 00	18,800 00	1,594 75	22,394 75	172,728 35	150,000 00	"
Canada National	2,072 92	80,451 70	17,958 61	100,483 23	1,004,275 92	766,654 92	"
Canadian Fire	19,737 82	214,628 15	34,927 41	269,293 38	811,423 48	‡500,000 00	"
Central Canada Manufacturers	7,392 28	18,667 00	25,156 84	51,216 12	28,729 33	c 18,693 35	"
Dominion Fire	7,953 35	163,319 43	15,018 39	186,291 17	46,463 98	207,982 00	"
Equity Fire	21,486 36	128,179 00	10,689 00	160,354 36	71,661 73	156,197 50	"
Factories Insurance	20,508 00	140,282 04	136,044 24	296,834 28	100,964 55	100,000 00	"
Hudson Bay	10,215 27	85,404 26	25,388 54	121,008 07	282,722 16	185,930 00	Fire and Hail.
§Liverpool-Manitoba	12,636 65	212,284 74	9,623 91	234,545 30	460,197 06	100,000 00	Fire.
London Mutual	12,188 37	286,822 40	78,005 29	377,016 06	313,093 23	17,500 00	"
Mercantile Fire	2,856 00	126,886 68	2,600 00	132,342 68	315,716 77	50,000 00	"
Montreal-Canada Fire	15,632 43	109,584 81	1,463 73	126,680 97	91,038 96	77,395 00	"
Mount Royal	5,363 58	149,297 34	38,615 37	193,276 29	473,497 16	250,000 00	Fire and Plate Glass.
North Empire Fire	3,758 31	50,902 50	24,581 05	79,241 86	202,099 77	196,687 85	Fire.

North West Fire	2,685 00	53,270 28	805 64	56,760 92	171,708 06	100,000 00	"
Nova Scotia Fire	12,996 98	145,338 25	107,735 32	266,070 55	154,301 94	100,800 00	"
Occidental Fire	11,878 56	89,153 30	5,700 06	106,731 92	216,672 36	151,933 00	"
Ontario Fire	7,615 45	110,199 89	8,399 54	126,214 88	62,041 29	117,250 00	"
Ottawa Assurance	None.	None.	None.	None.	129,532 07	*a* 125,000 00	Fire.
Pacific Coast	6,069 79	67,892 26	94,324 81	168,286 86	*d* 637,816 79	515,529 99	"
Quebec Fire	3,189 58	122,099 85	4,739 98	130,029 41	462,105 53	125,000 00	"
Rimouski Fire	40,762 64	179,242 76	24,940 17	244,945 57	101,447 51	100,000 00	"
Sovereign Fire	108,928 54	216,063 04	111,682 83	436,674 41	223,815 45	506,638 00	"
Western	290,943 07	1,567,366 25	37,831 48	1,896,140 80	1,364,390 85	*b*2,484,625 65	Fire, Marine and Inland Transportation.
Totals	837,572 04	5,757,002 32	982,072 27	7,576,646 63	9,394,178 32	9,145,607 05	

†In December, 1906, the capital stock of this Company, which was formerly $1,000,000, was further increased by an issue of $550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at $1,400,000, of which there hadbeen paid in up to the date of the return $1,399,029 79.

‡The capital stock of this Company, which had previously been $500,000, the whole of which was subscribed and $125,00 paid thereon, was by chapter 83 of the Statutes of 1904, reduced to $250,000, the amount paid up remaining unchanged. An additional $125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to $500,000. An additional $250,000 was paid in out of surplus in 1909, making the capital fully paid up.

a$150,000 was paid into the capital stock of this Company during the year 1904, and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to $100,000, the same amount at which it stood at the end of 1903. Further calls received during 1907 bring the paid up capital to $125,000. The subscribed capital was reduced from $500,000 to $250,000. The Company has retired from business.

*b*In December, 1906, preference stock of this Company to the amount of $500,000 was called in and cancelled,and a new issue of $1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now $2,500,000, fully subscribed..

*c*Deposit capital.

d. Including $50,000 Conflagration Fund.

§Including the business of The Manitoba Assurance Company.

TABLE III.—Showing the Assets in Canada of British, American and Other Insurance

BRITISH COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Alliance	March 1, 1892	None.	None.	289,883 00
Atlas	March 7, 1887	None.	None.	372,957 60
Caledonian	February, 1883	None.	None.	358,275 59
Commercial Union	September 11, 1863	325,000 00	91,550 00	953,032 35
Employers' Liability	1887	None.	None.	829,202 00
General Accident Fire and Life	July 13, 1908	None.	None.	257,970 31
Guardian	May 1, 1869	393,750 00	None.	692,485 46
Law Union and Rock	April 1, 1899	12,000 00	8,876,241 28	233,094 49
Liverpool and London and Globe	June 4, 1851	450,000 00	1,469,800 00	1,140,164 00
London and Lancashire Fire	April 1, 1880	None.	None.	520,250 95
London Assurance	March, 1862	None.	None.	204,966 00
North British and Mercantile	1862	189,000 00	4,086,366 79	2,298,536 25
Northern	1867	None.	None.	438,117 69
Norwich Union Fire	April 1, 1880	80,000 00	None.	684,321 14
Palatine Insurance Co	March 27, 1912	None.	None.	108,761 67
Phœnix of London	1804	None.	None.	820,423 97
Provincial	December 19, 1910	None.	None.	103,922 80
Royal	1851	525,000 00	586,250 00	1,857,879 46
Royal Exchange	November 3, 1910	75,000 00	24,700 00	256,983 00
Scottish Union and National	February 25, 1882	None.	706,939 20	316,897 32
Sun Insurance Office	June 3, 1892	45,850 00	None.	415,569 65
Union Assurance Society	1890	None.	None.	212,300 00
Yorkshire	January 16, 1907	325,000 00	1,564,400 00	350,721 04
Totals		2,420,600 00	17,406,247 27	13,716,715 74

AMERICAN AND OTHER COMPANIES—

Ætna Insurance Co	1821	None.	None.	254,227 14
American Central	December 17, 1912	None.	None.	86,489 84
American Insurance Co	June 28, 1912	None.	None.	53,168 33
American Lloyds	December 1, 1910	None.	None.	75,755 00
California Insurance Co	November 18, 1912	None.	None.	53,248 00
Connecticut Fire	June 28, 1886	None.	None.	123,350 00
Continental	August 31, 1910	None.	None.	253,000 00
Fidelity-Phenix	April 11, 1910	None.	None.	325,093 00
Fireman's Fund	November 30, 1912	None.	None.	86,750 00
Firemen's Insurance Co	May 22, 1912	None.	None.	51,339 20
Compagnie d'Assurances Générales	July 20, 1912	None.	None.	94,007 09
German American	December 7, 1904	None.	None.	275,230 00
Germania Fire	January 11, 1912	None.	None.	51,000 00
Hartford Fire	November, 1836	None.	None.	559,761 84
Home Insurance Co	January 1, 1902	None.	None.	374,246 00
Insurance Co. of North America	October 16, 1889	None.	None.	324,253 33
Insurance Co. of the State of Penna	March 22, 1912	None.	None.	52,079 32
Lumber Insurance	October 8, 1906	None.	None.	96,300 00
National Fire	August 3, 1908	None.	None.	274,500 00
National Union Fire	August 12, 1911	None.	None.	63,446 66
Niagara Fire	July 19, 1912	None.	None.	60,100 00
Northwestern National	May 22, 1912	None.	None.	52,827 85
Phœnix of Hartford	May 20, 1890	None.	None.	294,280 00
Providence Washington	January 9, 1912	None.	None.	100,580 00
Queen, of America	November 2, 1891	None.	None.	573,710 74
Springfield Fire and Marine	November 5, 1908	None.	None.	240,980 00
St. Paul Fire and Marine	September 14, 1907	None.	None.	183,668 75
L'Union, Paris, France	April 11, 1911	None.	None.	55,295 00
Westchester Fire	May 28, 1912	None.	None.	60,600 00
Totals		None.	None.	5,149,287 09

SESSIONAL PAPER No. 9

Companies doing business of Fire Insurance or of Fire and Other Classes of in Canada.

ASSETS IN CANADA—1912.

Stocks.	Agents' Balances and Premiums Outstanding	Cash on hand and in Banks.	Interest and Rents Due and Accrued	Other Assets.	Total Assets in C nada.	Nature of Business.
$ cts	$ cts	$ cts	$ cts	$ cts	$ cts	
None.	18,007 86	8,795 65	None	5,000 00	321,686 51	Fire, Accident, Sickness
None.	46,816 52	34,929 94	1,310 50	5,000 00	461,014 56	Fire. [and Guarantee.
None.	30,493 46	34,456 43	None	8,500 00	431,725 48	"
None.	106,430 24	26,172 68	7,477 54	13,292 35	1,522,955 16	"
None.	182,742 36	14,686 34	None	750 00	1,027,380 70	Fire, Accident, Sickness
None.	29,615 55	37,010 87	4,727 01	5,127 79	334,451 53	Fire. [and Guarantee.
None.	76,490 03	83,509 09	10,851 70	None.	1,257,086 28	"
None.	26,840 36	50,221 02	328,385 25	8,637 48	9,535 419 88	Fire, Accident and Sick-
None.	103,572 47	142,234 23	2,202 91	11,423 47	3,319,397 08	Fire. and Life [ness.
None.	59,997 02	50,124 25	3,026 19	None.	633,398 41	"
None.	34,120 89	11,552 73	None.	5.000 00	255,639 62	" and Life
None.	118,660 54	361,580 31	100,149 09	157,449 11	7,311,742 09	" and Life
None.	47,038 87	43,119 37	None.	14,459 12	542,735 05	"
None.	58,759 71	159,980 64	None.	5,000 00	988,061 49	Fire, Accident, Sickness
None.	19,577 18	11,825 22	None.	1 83	140,165 90	Fire. [and Plate Glass.
None.	31,904 79	29,277 79	13,276 72	15,358 49	910,241 76	"
None.	1,713 98	18,151 61	None.	1,109 00	124,897 39	"
None.	177,711 90	100,732 87	23,906 55	58,673 27	3,330,154 05	" and Life
None.	33,287 26	38,265 02	368 00	8,579 29	437,182 57	Fire,Accident and Sickness and Automobile.
192,500 00	22,264 78	87,596 98	1,763 33	None.	1,327,961 61	Fire and Tornado.
None.	56,395 35	32,789 39	None.	11,212 63	561,817 02	Fire.
None.	38,260 33	97,223 88	None.	7,125 34	354,909 55	"
None.	41,446 83	94,580 73	7,736 70	8,500 00	2,392,385 30	Fire, Accident, Sickness, Live Stock, Plate Glass
192,500 00	1,362,148 28	1,568,817 04	505,181 49	350,199 17	37,522,408 99	

ASSETS IN CANADA—1912.

None.	20,798 30	None.	None.	None.	275,025 44	Fire and Automobile.
None.	10,202 58	None.	1,491 32	None.	98,183 74	Fire and Tornado.
None.	9,107 17	None.	1,119 33	None.	63,394 83	"
None.	4,011 09	None.	1,463 00	None.	81,229 09	Fire and Sprinkler Leakage
None.	3,995 13	None.	1,016 67	None.	58,259 80	Fire.
None.	21,445 48	None.	641 67	None.	145,437 15	"
None.	11,032 65	None.	None.	8,500 00	272,532 65	"
None.	41,102 31	None.	None.	None.	366,195 31	Fire and Tornado.
None.	12,156 51	None.	1,650 00	None.	100,556 51	Fire, Automobile and In-
None.	9,554 15	None.	1,095 46	None.	61,988 81	Fire. [land Transportation
None.	23,418 45	2,349 48	None.	None.	119,775 02	"
None.	46,408 83	22,149 03	5,362 16	None.	349,150 02	"
None.	7,401 69	None.	333 33	None.	58,735 02	"
49,000 00	103,926 69	55,963 72	9,778 35	None.	778,430 60	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado
None.	27,720 67	None.	None.	None.	401,966 67	Fire, Automobile and Tornado.
None.	32,826 75	114,318 39	2,249 88	None.	473,648 35	Fire, Automobile and In-
129,000 00	12,717 28	None.	483 60	None.	194,280 20	Fire. [land Transportation.
None.	9,928 84	301 71	1,872 50	None.	108,403 05	"
None.	76,165 39	None.	2,864 57	None.	353,529 96	Fire and Tornado.
None.	14,681 89	None.	1,379 44	None.	79,507 99	" "
None.	2,886 84	None.	None.	None.	62,986 84	" "
None.	6,657 61	None.	968 67	None.	60,454 13	Fire Tornado and Hail.
109,691 00	51,522 61	15,637 87	3,562 47	4,001 08	478,695 03	Fire.
46,500 00	18,136 50	None.	729 99	None.	165,946 49	"
None.	57,653 23	31,732 42	7,403 99	3,000 00	673,500 38	Fire, Automobile and Inland Transportation.
171,600 00	33,597 44	None.	3,182 87	None.	449,360 31	Fire, Sprinkler Leakage and Tornado.
None.	19,442 25	None.	2,860 67	None.	205,971 67	Fire, Automobile, Inland Transportation, and Tornado
None.	17,320 13	44,685 59	45 00	5,370 31	122,716 03	Fire.
None.	13,197 08	5,415 97	1,200 00	2,227 35	82,640 40	"
505,791 00	719,015 54	292,554 18	52,754 94	23,098 74	6,742,501 49	

TABLE IV.—Showing the Liabilities in Canada of British, American and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1912.

BRITISH COMPANIES—LIABILITIES IN CANADA—1912.

Companies.	Unsettled Losses. (Fire)	Reserve of Unearned Premiums. (Fire)	Liabilities under Life and other Branches.	Sundry.	Total Liabilities in Canada.	*c* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	4,244 00	135,675 37	None.	2,800 55	142,719,92	*c* 178,966 59	Fire.
Atlas	5,502 25	306,765 49		4,000 00	316,267 74	*c* 144,746 82	Fire.
Caledonian	18,710 95	267,137 85		4,192 14	290,040 94	*c* 141,684 54	Fire.
Commercial Union	19,190 34	477,141 96		10,950 82	507,283 12	*c* 1,015,672 04	Fire.
Employers' Liability	4,750 00	86,492 62	611,945 52	1,400 00	704,588 14	*c* 322,792 56	Fire, Accident, Sickness and Guarantee.
General Accident Fire and Life	10,804 07	142,579 08		4,249 55	157,632 70	*c* 176,818 83	Fire.
Guardian	24,054 60	470,611 86		7,000 00	501,666 46	*c* 755,419 82	Fire.
Law Union and Rock	1,933 32	134,235 18	31,051 55	2,500 00	169,720 05	*c* 9,365,699 83	Fire, Accident and Sickness.
Liverpool and London and Globe	64,114 11	805,773 90	72,045 00	14,262 13	956,195 14	*c* 2,363,201 94	Fire and Life.
London and Lancashire Fire	20,503 85	378,565 34		9,000 00	408,069 19	*c* 225,329 22	Fire.
London Assurance	12,339 00	161,411 79	13,139 00	5,889 55	192,779 34	*c* 62,860 28	Fire and Life.
North British and Mercantile	34,291 00	573,500 39	399,056 70	26,849 27	1,033,697 36	*c* 6,278,044 73	Fire and Life.
Northern	28,421 75	372,820 86		6,029 70	407,272 31	*c* 135,462 74	Fire.
Norwich Union Fire	38,681 22	448,236 86	752 06	6,491 18	494,161 32	*c* 493,900 17	Fire, Accident, Sickness and Plate Glass.
Palatine Insurance Co	1,204 56	42,552 58		2,873 87	46,631 01	*c* 93,534 89	Fire.
Phœnix, of London	46,614 64	611,345 03		7,423 82	665,383 49	*c* 244,858 27	Fire.
Provincial	18 88	13,715 72		8,473 29	22,207 89	*c* 102,689 50	Fire.
Royal	54,124 00	820,907 14	793,466 18	15,682 72	1,684,180 04	*c* 1,645,974 01	Fire and Life.
Royal Exchange	1,092 75	176,694 93	6,822 53	5,458 69	190,068 90	*c* 247,113 67	Fire, Accident, and Sickness
Scottish Union and National	14,115 00	212,723 77	96 25	2,300 00	229,235 02	*c* 1,098,726 59	Fire and Tornado.
Sun Insurance Office	16,868 15	273,086 08		None.	289,954 23	*c* 271,862 79	Fire.
Union Assurance Society	6,407 12	258,921 16		None.	265,328 28	*c* 89,581 27	Fire.
Yorkshire	17,095 00	169,291 96	30,587 54	1,931 74	218,906 24	*c* 2,173,479 06	Fire, Accident, Sickness, Live Stock, Plate Glass and Automobile.
Totals	445,080 56	7,340,186 92	1,958,962 33	149,759 02	9,893,988 83	*c* 27,628,420 16	

Ætna Insurance Co.	10,439 83	175,041 18	17,339 37	3,000 00	205,820 38	e	69,205 06	Fire and Automobile.
American Central	479 18	36,302 96	None.	649 12	37,431 26	e	60,752 48	Fire.
American Insurance Co.	None.	7,809 18	.....	None.	7,809 18	e	55,585 65	Fire.
American Lloyds	None.	7,099 31	8,382 69	965 59	16,447 59	e	64,781 50	Fire and Sprinkler Leakage.
California Insurance Co.	None.	7,230 82	.....	349 10	7,579 92	e	50 679 88	Fire.
Connecticut Fire	6,971 03	71,654 41	.....	1,295 00	79,920 44	e	65,516 71	Fire.
Continental	21,116 98	147,051 69	.....	5,000 00	173,168 67	e	99,363 98	Fire.
Fidelity-Phenix	43,349 68	197,463 88	4,901 31	2,516 13	248,231 00	e	117,964 31	Fire and Tornado.
Fireman's Fund	550 00	22,041 81	17,422 09	800 00	40,813 90	e	59,742 61	Fire, Automobile and Inland Transportation.
Firemen's Insurance Co.	180 88	27,046 27	.....	1,115 05	28,342 20	e	33,646 61	Fire.
Compagnie d'Assurances Générales	1,075 42	18,640 27	.....	5,837 24	25,552 93	e	94,220 09	Fire.
German American	16,605 00	223,089 12	.....	1,959 48	241,653 60	e	107,496 42	Fire.
Germania Fire	4,031 90	21,186 48	.....	1,581 99	26,800 37	e	31,934 65	Fire.
Hartford Fire	29,984 34	480,620 53	21,314 53	9,348 68	541,268 08	e	237,162 52	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance Co.	33,278 55	198,425 52	10,143 20	None.	241,847 27	e	160,119 40	Fire, Automobile and Tornado.
Insurance Co. of North America	11,280 25	212,880 61	32,635 98	2,663 18	259,460 02	e	214,188 33	Fire, Automobile and Inland Transportation.
Insurance Co. of the State of Pennsylvania	19,525 08	70,431 59	.....	1,875 55	91,832 22	e	102,447 98	Fire.
Lumber Insurance	2,523 75	48,743 66	.....	1,400 00	52,667 41	e	55,735 64	Fire.
National Fire	50,510 89	209,929 30	1,666 90	3,859 48	265,966 57	e	87,563 39	Fire and Tornado.
National Union Fire	3,471 50	77,526 03	1,163 17	1,849 35	84,010 05	d	4,502 06	Fire and Tornado.
Niagara Fire	9,366 21	48,051 28	None.	3,825 48	61,242 97	e	1,743 87	Fire.
Northwestern National	2,486 22	14,491 89	749 23	300 00	18,027 34	e	42,426 79	Fire, and Tornado.
Phœnix, of Hartford	8,709 51	210,670 45	.....	10,612 87	229,992 83	e	248,702 20	Fire.
Providence Washington	4,577 13	54,608 00	.....	1,348 87	60,534 00	e	105,412 49	Fire.
Queen, of America	34,330 00	364,060 42	16,390 50	7,173 74	421,954 66	e	251,545 72	Fire, Automobile and Inland Transportation.
Springfield Fire and Marine	28,731 10	137,396 47	4,329 26	2,838 21	173,295 04	e	276,065 27	Fire, Sprinkler Leakage and Tornado.
St. Paul Fire and Marine	7,440 60	101,004 90	9,771 20	3,500 00	121,716 70	e	84,254 97	Fire, Automobile, Inland Transportation and Tornado.
L'Union, Paris, France	1,935 68	65,590 98	.....	3,165 67	70,692 33	e	52,023 70	Fire.
Westchester Fire	10,028 79	34,101 20	.....	1,114 61	45,244 60	e	37,395 80	Fire.
Totals	362,979 50	3,290,190 21	146,209 43	79,944 39	3,879,323 53	e	2,863,177 96	

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Com- Expenditure in Canada of British, American and Other Com-

CANADIAN COMPANIES—INCOME

(INCOME CASH)

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry	Total Cash Income	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia Fire	113,953,87	30,493 39	743 46	145,190 72	None.
Anglo-American	180,618 29	11,472 12	None.	192,090 41	31,932 00
British America	1,693,420 68	55,505 75	6,238 23	1,755,164 66	None.
British Colonial	12,614 69	2,382 80	(a) 50,000 00	64,997 49	100,000 00
British Northwestern	29,438 60	6,610 69	(b) 16,159 00	52 208 29	48,375 00
Canada National	121,142 14	53,039 73	(c) 27,249 00	201,430 87	386,610 79
Canadian Fire	308,930 75	43,863 89	None.	352.794 64	None.
Central Canada Manufacturers	50.221 62	1,544 19	None.	51.765 31	† −6,924 73
Dominion Fire	255,742 34	8,147 57	Non .	263,889 91	None.
Equity Fire	175,829 75	9,694 01	None.	185,523 76	51,775 00
Factories Insurance	151,976 08	3,445 48	None.	155.421 56	None.
Hudson Bay	397,320 01	12,099 67	†† 27,694 00	437.113 68	35,310 00
‡Liverpool-Manitoba	358,896 00	26,170 17	None.	385,066 17	None.
London Mutual	426,849 47	17,891 02	5,469 57	450.210 06	None.
Mercantile Fire	213,507 55	13,968 47	70 12	227.546 14	None.
Montreal-Canada Fire	136,798 42	5.902 82	None.	142.701 24	38,697 50
Mount Royal	205,249 54	30,186 11	None.	235.435 65	None.
North Empire Fire	83,184 26	8,548 30	None.	91.732 56	79,524 90
North West Fire	84,727 80	7,160 50	None.	91.888 30	66,040 00
Nova Scotia Fire	170,107 61	9,747 71	1,068 58	180.923 90	None.
Occidental Fire	158,233 23	10,612 49	None.	168.845 72	16,377 61
Ontario Fire	184,383 97	5,124 18	None.	189,508 15	30,475 00
Ottawa Assurance	−3,513 23	3.695 86	None.	182 63	None.
Pacific Coast	110,906 07	65.424 62	** 41,193 94	217.524 63	86,457 33
Quebec Fire	216,762 04	18,517 64	4,969 99	240.249 67	None.
Rimouski Fire	342,144 84	5,160 10	605 59	347,910 53	None.
Sovereign Fire	565,891 18	23,208 53	None.	589.099 71	2,175 30
Western	2,898,897 24	78,711 00	4,529 87	2,982,138 11	None.
Totals	9,644,234 81	568,328 81	185,991 35	10,398,554 97	966,825 70

BRITISH

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income.) (Fire.)	Income from Branches other than Fire or Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Alliance	206,684 36	11,023 00	None.	217,707 36	.....
Atlas	497,115 62	14,178 27	None.	511,293 89	.....
Caledonian	431,217 36	15,914 52	None.	447,131,88	.....
Commercial Union	792,177 10	41,707,15	17,265,35	851,149,60	.....
Employers' Liability	174,606 22	None.	None.	174,606 22	926,771 45
General Accident Fire and Life	264,818 12	12,219 58	24 45	277,062 15	.....
Guardian	827.129 78	33,992 64	17,961 14	879,083 56	.....
Law Union and Rock	212,748 46	465,127 50	None.	677,875 96	70,637 22
Liverpool and London and Globe	1,297,206 69	114,454 29	22,953 28	1,434,614 26	.....
London and Lancashire Fire	614,269 06	22,748,46	None.	637,017 52	.....
London Assurance	252,008 12	8,383 32	None.	260,391 44	.....
North British and Mercantile	940,874 59	303,499 00	7,374 07	1,251,747,66	.....
Northern	636,979 55	17,676 46	None.	654,656 01	.....
Norwich Union Fire	770,886 56	27,892 48	4,370 05	803,149 09	255 49
Palatine Insurance Co	73,593 75	2,668 16	None.	76,261 91	.....
Phœnix of London	996,925 12	34,088 41	None.	1,031,013 53	.....
Provincial	29,381 88	187 46	589 06	30,158 40	.....

* Including $7,404.83, share of profits paid to employees. †Deposit capital returned. ‡Including the stock. **Including $39,538.14 received for premium on capital stock. (a) Premium on capital stock.

panies doing Fire, Marine and Other Insurance, and the Cash Income and panies transacting the business of Fire and Other Insurance.

AND EXPENDITURE, 1912.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	e Excess of Premiums over Losses paid. — d The Reverse	e Excess of Income over Expenditure. — d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
90,193 44	51,534 76	24,000 00	165,728 20	e 23,760 43	d 20,537 48	Fire.
125,487 71	78,663 54	None.	204,151 25	e 55,130 58	d 12,060 84	"
968,074 51	711,629 35	57,755 75	1,737,459 61	e 725,346 17	e 17,705 05	"
910 75	71,410 37	None.	72,321 12	e 11,703 94	d 7,323 63	"
4,930 52	23,893 70	None.	28,824 22	e 24,508 08	e 23,384 07	"
26,496 52	103,548 89	None.	130,045 41	e 94,645 62	e 71,385 46	"
94,644 79	*89,444 16	50,000 00	234,088 95	e 214,285 96	e 118,705 69	"
42,782 67	4,543 97	None.	47,326 64	e 7,438 95	e 4,439 17	"
146,347 87	96,954 55	None.	243,302 42	e 109,394 47	e 20,587 49	"
117,848 24	101,951 64	None.	219,799 88	e 57,981 51	d 34,276 12	"
145,697 80	46,789 13	None.	192,486 93	e 6,278 28	d 37,065 37	"
199,235 57	171,650 99	12,148 07	383,034 63	e 198,084 44	e 54,079 05	Fire and Hail.
233.182 30	122,843 77	None.	356,026 07	e 125,713 70	e 29,040 10	Fire.
238,678 44	176,231 60	None.	414,910 04	e 188,171 03	e 35,300 02	"
91,329 01	68,946 54	27,500 00	187,775 55	e 122,178 54	e 39,770 59	"
99,841 20	69,729 90	None.	169,571 10	e 56,957 22	d 26,869 86	"
95,259 29	75,182 65	20,000 00	190,441 94	e 109,990 25	e 44,993 71	Fire and Plate Glass.
26,702 83	26,679 31	26,591 30	79,973 44	e 56,481 43	e 11,759 12	Fire.
45,876 88	38,090 28	16,040 00	100,007 16	e 38,850 92	d 8,118 86	"
84,677 36	69,260 67	6,048 00	159,986 03	e 85,430 25	e 20,937 87	"
62,704 60	73,156 20	13,893 69	149,754 49	e 95,528 63	e 19,091 23	"
118,974 71	85,011 26	None.	203,985 97	e 65,409 26	d 14,477 82	"
739 01	3,297 68	None.	4,036 69	d 4,252 24	d 3,854 06	"
54,908 76	52,481 21	51,059 98	158,449 95	e 55,997 31	e 59,074 68	"
94,189 81	70,993 65	37,500 00	202,683 46	e 122,572 23	e 37,566 21	"
224,787 04	127,358 74	None.	352,145 78	e 117,357 80	d 4,235 25	"
386,606 34	258,241 10	None.	644,847 44	e 179.284 84	d 55,747 73	"
1,730,905 40	1,038,145 08	105,000 00	2,874,050 48	e 1,167,991 84	e 108,087 63	Fire, Marine and Inland Transportation.
5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	e 4,092,221 44	e 470,496 02	

COMPANIES.

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
102,044 98	69,637 40	171,682 38	.....	e 104,639 38	e 46,024 98	Fire.
294,396 06	158,265 05	452,661 11	.....	e 202,719 56	e 58,632 78	"
214,632 11	132,040 04	346,672 15	.....	e 216,585 25	e 100,459 73	"
414,032 85	248,086 40	662,119 25	.....	e 378,144 25	e 189,030 35	"
60,428 32	56,853 31	117,281 63	802,825 47	e 114,177 90	e 57,324 59	Fire, Accident, Sickness and Guarantee.
132,882 39	84,032 47	216,914 86	.....	e 131,935 73	e 60,147 29	Fire.
522,783 12	243,441 85	766,224 97	.....	e 304,346 66	e 112,858 59	"
113,956 75	67,623 95	181,580 70	49,630 65	e 98,791 71	e 496,295 26	Fire, Acc't & Sickness.
730,920 88	389,224 52	1,120,145 40	.....	e 566,285 81	e 314,468 86	Fire.
257,397 08	194,645 26	452,042 34	.....	e 356,871 98	e 184,975 18	"
107,348 35	88,753 23	196,101 58	.....	e 144,659 77	e 64,289 86	"
459,220 09	280,668 43	739,888 52	.....	e 481,654 50	e 511,859 14	"
309,374 77	189,765 91	499,140 68	.....	e 327,604 78	e 155,515 33	"
408,652 21	243,704 24	652,356 45	3,939 78	e 362,234 35	e 150,792 64	Fire, Accident, Sickness and Plate Glass.
3,705 87	31,807 21	35,513 08	.....	e 69,887 88	e 40,748 83	Fire.
546,347 52	303,651 43	849,998 95	.....	e 450,577 61	e 181,014 58	"
2,945 23	6,369 90	9,315 13	.....	e 26,436 65	e 20,843 27	"

business of The Manitoba Assurance Company. ††Including $23,990 received for premium on capital
(*b*) Premium on capital stock. (*c*) Including $27,214 for premium on capital stock.

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Companies, Expenditure in Canada of British, American and Other Companies

BRITISH COM

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Royal	1,267,798 20	74,691 82	21,830 73	1,364,320 75	.....
Royal Exchange	322,085 13	13,332 93	5,407 34	340,825 40	11,047 50
Scottish Union and National	349,314 72	195,976 48	None.	545,291 20	115 50
Sun Insurance Office	422,328 39	718 73	2,781 12	425,828 24	.....
Union Assurance Society	438,648 95	921 20	None.	439,570 15	.....
Yorkshire	273,327 01	72,270 13	21,606 31	367,203 45	63,598 11
Totals	12,092,124 74	1,483,671 99	122,162 90	13,697,959 63	1,072,425 27

AMERICAN AND

Ætna Insurance Co	299,480 04	10,261 70	None.	309,741 74	40,894 66
American Central	65,715 05	40 00	None.	66,115 05	.....
American Insurance Co	8,614 61	1,119 30	None.	9,733 91	.....
American Lloyds	13,428 30	1,521 52	None.	14,949 82	14,414 89
California Insurance Co	10,701 30	None.	None.	10,701 30	.....
Connecticut	108,906 16	4,375 00	None.	113,281 16	.....
Continental	288,915 30	5,120 00	None.	294,035 30	.....
Fidelity-Phenix	397,448 50	11,417 96	None.	408,866 46	6,895 02
Fireman's Fund	34,737 46	None.	None.	34,737 46	30,208 14
Firemen's Insurance Co	44,605 55	None.	None.	44,605 55	.....
Compagnie d'Assurances Générales	11,953 35	None.	None.	11,953 35	.....
German American	413,312 93	10,875 74	3,630 00	427,818 67	.....
Germania Fire	34,574 18	None.	None.	34,574 18	.....
Hartford Fire	887,485 37	26,638 96	None.	914,124 33	44,390 70
Home Insurance Co	368,493 24	16,303 32	None.	384,796 56	25,893 38
Insurance Co. of North America	372,557 45	12,907 08	None.	385,464 53	78,669 99
Insurance Co. of the State of Pennsylvania	161,199 99	1,545 76	420 00	163,165 75	.....
Lumber Insurance	147,658 65	3,745 00	None.	151,403 65	.....
National Fire	416,875 04	12,587 23	None.	429,462 27	2,229 10
National Union Fire	156,598 48	2,223 32	None.	158,821 80	2,065 77
Niagara Fire	76,820 89	1,400 00	None.	78,220 89	.....
Northwestern National	10,475 73	1,090 13	None.	11,565 86	666 46
Phœnix, of Hartford	351,926 00	18,532 00	None.	370,458 00	.....
Providence Washington	119,500 11	4,305 00	None.	123,805 11	.....
Queen, of America	577,985 30	22,947 38	None.	600,932 68	36,435 17
Springfield Fire and Marine	278,247 88	15,053 75	None.	293,301 63	21,497 20
St. Paul Fire and Marine	189,652 24	7,215 00	None.	196,867 24	22,801 38
L'Union, Paris, France	134,878 58	None.	363 77	135,242 35	.....
Westchester Fire	56,239 07	None.	4 05	56,243 12	.....
Totals	6,038,986 75	191,585 15	4,417 82	6,234,989 72	326,061 86

panies doing Fire, Marine and Other Insurance, and the Cash Income and transacting the business of Fire and Other Insurance—*Concluded.*

PANIES—*Concluded.*

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	*e* Excess of Premiums over Losses paid. (Fire.) *d* The Reverse	*e* Excess of Income over Expenditure. (Fire.) *d* The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
777,085 30	399,549 96	1,176,635 26	.....	*e* 490,712 90	*e* 187,685 49	"
146,304 99	100,662 47	246,967 46	17,210 60	*e* 175,780 14	*e* 93,857 94	Fire, Accident, Sickness and Automobile
131,472 80	105,521 75	236,994 55	18 13	*e* 217,841 92	*e* 308,296 65	Fire and Tornado.
233,252 60	132,497 15	365,749 75	.....	*e* 189,075 79	*e* 60,078 49	Fire.
214,905 45	153,046 99	367,952 44	.....	*e* 223,743 50	*e* 71,617 71	"
134,974 59	85,062 92	220,037 51	59,197 59	*e* 138,352 42	*e* 147,165 94	Fire, Accident, Sickness, Live Stock, Automob. & Plate Glass
6,319,064 31	3,764,911 84	10,083,976 15	928,882 44	*e* 5,773,060 43	*e* 3,613,983 48	

OTHER COMPANIES.

118,492 28	79,183 99	197,676 27	28,972 97	*e* 180,987 76	*e* 112,065 47	Fire and Automobile.
12,066 49	16,093 71	28,160 20	.....	*e* 53,648 56	*e* 37,954 85	Fire
.....	7,017 19	7,017 19	.....	*e* 8,614 61	*e* 2,716 72	Fire.
1,314 45	3,687 34	5,001 79	19,731 51	*e* 12,113 85	*e* 9,948 03	Fire and Sprinkler Leakage.
791 22	2,192 65	2,983 87	.....	*e* 9,910 08	*e* 7,717 43	Fire.
52,523 79	28,997 45	81,521 24	.....	*e* 56,382 37	*e* 31,759 92	"
214,388 39	69,088 79	283,477 18	.....	*e* 74,526 91	*e* 10,558 12	"
251,083 67	109,876 71	360,960 38	2,012 21	*e* 146,364 83	*e* 47,906 68	Fire and Tornado.
21,165 10	7,022 12	28,187 22	25,509 12	*e* 13,572 36	*e* 6,550 24	Fire, Automobile and Inland Transportation.
4,362 16	19,597 62	23,959 78	.....	*e* 40,243 39	*e* 20,645 77	Fire.
.....	9,603 89	9,603 89	.....	*e* 11,953 35	*e* 2,349 46	"
228,010 70	112,285 26	340,295 96	.....	*e* 185,302 23	*e* 87,522 71	"
11,679 13	12,541 98	24,221 11	.....	*e* 22,895 05	*e* 10,353 07	"
442,707 59	238,253 56	680,961 15	35,889 55	*e* 444,777 78	*e* 233,163 18	Fire, Automobile, Inland Transportation, Sprinkler Leakage, and Tornado.
190,747 42	84,663 22	275,410 64	11,372 94	*e* 177,745 82	*e* 109,385 92	Fire, Automobile and Tornado.
195,453 37	117,144 97	312,598 34	53,486 45	*e* 177,104 08	*e* 72,866 19	Fire, Automobile and Inland Transportation.
58,459 99	40,870 58	99,330 57	.....	*e* 102,740 00	*e* 63,835 18	Fire.
99,624 95	32,963 17	132,588 12	.....	*e* 48,033 70	*e* 18,815 53	"
261,644 29	119,328 50	380,972 79	700 40	*e* 155,230 75	*e* 48,489 48	Fire and Tornado.
95,777 87	47,756 81	143,534 68	420 95	*e* 60,820 61	*e* 15,287 12	" "
34,381 22	6,060 77	40,441 99	.....	*e* 42,439 67	*e* 37,778 90	Fire.
2,858 11	9,143 29	12,001 40	242 47	*e* 7,617 62	*d* 435 54	Fire and Tornado.
154,859 61	104,646 69	259,506 30	.....	*e* 197,066 39	*e* 110,951 70	Fire.
25,208 94	37,661 79	62,870 73	.....	*e* 94,291 17	*e* 60,934 38	"
315,078 70	183,210 35	498,289 05	10,430 69	*e* 262,906 60	*e* 102,643 63	Fire, Automobile and Inland Transportation.
116,146 93	81,471 72	197,618 65	1,610 86	*e* 162,100 95	*e* 95,682 98	Fire, Sprinkler Leakage and Tornado.
106,040 97	38,528 94	144,569 91	7,779 85	*e* 83,611 27	*e* 52,297 33	Fire, Automobile, Inland Transportation and Tornado.
41,329 20	51,788 92	93,118 12	.....	*e* 93,549 38	*e* 42,124 23	Fire.
12,560 61	20,795 36	33,355 97	.....	*e* 43,678 46	*e* 22,887 15	"
3,068,757,15	1,691,477 34	4,760,234 49	162,270 46	*e* 2,970,229 60	*e* 1,474,755 23	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1912; also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums rec'vd.	Rate of Dividend or Bonus to Stockholders per cent of Premiums recivd.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of assets per cent of amount of Insurance in force.
Canadian Companies.						$	$ cts		$	$ cts.	
Acadia Fire	Fire	79·15	45·22	21·06	114·15	15,703,124	222,726 43	1·42	13,226,135	773,214 74	5·85
Anglo-American	"	69·48	43·55	.....	106·28	22,061,379	319,281 48	1·45	30,080,663	331,448 32	1 10
British America	"	57·17	42·02	34·11	98·99	332,405,937	2,728,482 52	·82	317,137,769	2,082,495 90	·66
British Colonial	"	7·22	56·61	.....	111·27	1,700,443	21,536 87	1·27	1,204,295	102,387 85	8·50
British Northwestern	"	16,75	81·16	.....	55·21	3,380,004	54,164 21	1·60	2,356,180	195,123 10	8·28
Canada National	"	21·87	85·48	.....	64·56	13,409·859	210,293 69	1·57	9,709,450	1,104,759 15	11·38
Canadian Fire	"	30·64	28·95	16·18	66·35	29,574,386	488,477 70	1·65	33,086,452	1,080,716 86	3·27
Central Canada Manufacturers	"	85·19	9·05	.....	91·42	9,210,248	107,399 28	1·17	4,022,510	79,945 45	1·99
Dominion Fire	"	57·22	37·91	.....	92·20	28,034,783	402,476 65	1·44	29,788,193	232,755 15	·78
Equity Fire	"	67·02	57·98	.....	118·48	20,317,108	279,778 00	1·38	27,543,274	229,258 93	·83
Factories Insurance	"	93·87	30·79	.....	123·85	42,331,420	606,778 80	1·43	12,732,417	397,798 83	1·76
Hudson Bay	Fire and Hail	50·14	43·20	3·06	87·63	17,022,660	270,336 44	1·59	12,074,847	403,730 23	3·34
Liverpool-Manitoba	Fire	64·97	34·23	.....	92·46	42,378,676	579,377 04	1·37	36,554,642	694,742 23	1·90
London Mutual	"	55·92	41·29	.....	92·16	74,166,983	727,247 86	·98	72,928,072	690,109 29	·95
Mercantile Fire	"	42·78	32·29	12·88	82·52	20,678,078	268,962 24	1·30	24,769,545	448,059 45	1·81
Montreal-Canada Fire	"	72·98	50·97	.....	118·83	16,771,442	239,322 49	1·43	20,768,985	217,719 93	1·05
Mount Royal	Fire and Plate Glass	46·41	36·63	9·74	80·89	24·305,449	323,733 60	1·33	27,571,068	666,773 45	2·42
North Empire Fire	Fire	32·10	32·06	31·97	87·18	8,874,839	173,217 36	1·95	6,011,235	281,341 63	4·68
North West Fire	"	54·15	44·96	18·93	108·84	8,777,470	127,462 03	1·45	8,624,354	228,471 48	2·65
Nova Scotia Fire	"	49·78	40·72	3·56	88·43	25,119,413	409,011 80	1·63	22,439,840	420,372 49	1·87
Occidental Fire	"	39·63	46·23	8·78	88·69	9,049,870	197,868 51	2·19	10,312,774	323,404 28	3·14
Ontario Fire	"	64·53	46·11	.....	107·64	19,517,320	276,915 06	1·42	23,252,412	188,256 17	·81
Ottawa Assurance	"	.....	.....	.....	.....	1,800,317	24,832 63	1·38	None.	129,532 07	.....
Pacific Coast	"	49·51	47·32	46·04	72·84	18,921,855	190,252 64	1·01	13,283,059	806,103 65	6·07
Quebec Fire	"	43·45	32 75	17·30	84·36	21,752,109	249,689 79	1·15	23,292,149	592,134 94	2·54
Rimouski Fire	"	65,70	37·22	.....	101·22	34,314,021	534,272 03	1·56	30,526,601	346,393 08	1·13
Sovereign Fire	"	68·32	45·63	.....	109·46	70,813,390	928,093 36	1·31	39,999,689	660,489 86	1·65
Western	Fire, Marine and Inland Transportation	59·71	35·81	3·62	96·38	506,951,490	3,853,361 44	·76	392,312,875	3,260,531 65	·83
Totals		57·57	40·52	4·67	95·27	1,440,344,073	14,815,351 95	1·03	1,245,609,485	16,968,070 16	1·36

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					$	$ cts.	
Alliance	Fire	49·37	33·69	83·06	23,510,911	235,788 24	1·00
Atlas	"	59·22	31·84	91·06	44,353,141	580,486 10	1·31
Caledonian	"	49·77	30·62	80·39	41,542,305	501,815 91	1·21
Commercial Union	"	52·27	31·32	83·58	73,893,530	952,226 41	1·29
Employers' Liability	"	34·61	32·56	67·17	18·931,862	214,958 89	1·14
General Accident Fire and Life	"	50·18	31·73	81·91	24,689,106	313,412 57	1·27
Guardian	"	63·20	29·43	92·63	68,149,725	954,167 72	1·49
Law Union and Rock	"	53·56	31·79	85·35	21,153,440	252,115 27	1·19
Liverpool and London and Globe	"	56·35	30·00	86·35	137,163,661	1,716,258 58	1·25
London and Lancashire Fire	"	41·90	31·69	73·59	59,342,982	728,601 05	1·23
London Assurance	"	42·60	35·22	77·82	25,205,794	314,988 07	1·25
North British and Mercantile	"	48·81	29·83	78·64	93,203,517	1,105,458 94	1·19
Northern	"	48·57	29·79	78·36	53,383,260	722,793 10	1·35
Norwich Union Fire	"	53·01	31·61	84·62	66,029,815	878,467 44	1·33
Palatine Insurance Company	"	5·04	43·22	48·26	9,015,516	113,114 76	1·25
Phœnix of London	"	54·80	30·46	85·26	87,315,146	1,207,815 29	1·38
Provincial	"	10·02	21·68	31·70	4,906,584	33,987 41	·69
Royal	"	61·29	31·52	92·81	120,324,763	1,458,790 31	1·21
Royal Exchange	"	45·42	31·25	76·67	33,692,274	395,400 34	1·17
Scottish Union and National	"	37·64	30·20	67·84	33,408,745	382,771 59	1·15
Sun Insurance Office	"	55·23	31·37	86·60	37,964,297	498,832 82	1 31
Union Assurance Society	"	48·99	34·89	83·88	43,196,791	554,705 19	1·28
Yorkshire	"	49·38	31·12	80,50	28,019,153	334,510 16	1·19
Totals		52·26	31·14	83·39	1,148,396,318	14,451,466 16	1·26

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.—Concluded.

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
American and Other Companies.					$	$ cts.	
Ætna Insurance Co.	Fire	39·57	26·44	66·01	24,335,689	338,924 57	1·39
American Central	"	18·36	24·49	42·85	4,817,658	84,683 71	1·76
American Insurance Co.	"		81·46	81·46	1,094,550	19,118 34	1·75
American Lloyds	"	9·79	27·46	37·25	3,604,015	16,752 47	·47
California Insurance Co.	"	7·39	20·49	27·88	878,049	17,946 72	2·04
Connecticut Fire	"	48·23	26·63	74·85	11,192,835	158,580 43	1·42
Continental	"	74·20	23·91	98·12	33,846,579	339,056 10	1·00
Fidelity-Phœnix	"	63·17	27·65	90·82	33,465,583	437,502 43	1·31
Fireman's Fund	"	60·93	20·21	81·14	2,759,581	44,776 03	1·62
Firemen's Insurance Co.	"	9·78	43·94	53·72	4,245,754	64,909 85	1·53
Compagnie d'Assurances Générales	"		80·35	80·35	3,537,946	45,511 55	1·29
German American	"	55·17	27·17	82·34	39,018,888	488,582 89	1·25
Germania Fire	"	33·78	36·28	70·06	3,273,600	48,813 50	1·49
Hartford Fire	"	49·88	26·85	76·73	78,112,795	996,943 60	1·28
Home Insurance Co.	"	51·76	22·98	74·74	32,550,364	407,066 71	1·25
Insurance Co. of North America	"	52·46	31·44	83·90	38,958,876	472,340 94	1·21
Insurance Co. of the State of Pennsylvania	"	36·27	25·35	61·62	11,656,770	196,817 18	1·69
Lumber Insurance	"	67·47	22·32	89·78	8,355,594	145,329 69	1·74
National Fire	"	62·76	28·62	91·38	46,239,327	537,088 28	1·16
National Union Fire	"	61·16	30·50	91·66	15,556,096	209,608 82	1·35
Niagara Fire	"	44·76	7·88	52·64	6,268,199	105,048 40	1·68
Northwestern National	"	27·28	87·28	114·56	2,201,667	30,738 11	1·40
Phœnix of Hartford	"	44·00	29·74	73·74	37,089,105	450,214 85	1·21
Providence Washington	"	21·10	31·52	52·62	12,975,305	165,903 22	1·28
Queen, of America	"	54·51	31·70	86·21	51,369,612	673,101 13	1·31
Springfield Fire and Marine	"	41·74	29·28	71·02	29,429,199	340,845 16	1·16
St. Paul Fire and Marine	"	55·91	20·32	76·23	15,910,403	227,721 24	1·43
L'Union, Paris, France	"	30·64	38·40	69·04	13,755,232	158,367 24	1·15
Westchester Fire	"	22·33	36·98	59·31	5,783,717	83,691 60	1·45
Totals		50·82	28·01	78·83	572,282,988	7,305,984 76	1·28

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	$
Nova Scotia	5,758,608
New Brunswick	5,656,373
Quebec	63,983,612
Ontario	83,082,360
Manitoba	11,873,923
Saskatchewan	7,156,543
Alberta	7,903,590
British Columbia	12,502,428
Prince Edward Island	1,000
	197,918,437

Nature of Property Insured.	Amount of Insurance.
	$
Lumber and lumber mills	12,532,097
Other industrial plants and mercantile establishments	108,319,947
Stock and merchandise	51,918,433
Railway property and equipment	23,842,495
Miscellaneous	1,305,465
	197,918,437

Nature of Insurers.	Amount of Insurance.
	$
Lloyd's Association	64,129,595
Reciprocal Underwriters	13,887,644
Mutual Companies	86,347,397
Stock Companies	33,553,801
	197,918,437

TABLE showing the Total Assets, and their nature, of Canadian Companies Insurance, Steam

CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	5,000 00	180,262 66	43,088 80
Canada Accident	None.	None.	372,363 14	None.
Canada Weather	None.	None.	21,597 40	None.
Canadian Casualty and Boiler	None.	None.	120,489 63	None.
Canadian Railway Accident	None.	15,500 00	234,758 08	None.
Dominion-Gresham	None.	None.	187,696 00	None.
Dominion of Canada Guarantee and Accident	None.	None.	530,252 13	None.
General Accident	None.	None.	151,942 93	67,235 25
General Animals	None.	5,031 96	21,619 10	None.
Guarantee Co. of North America	46,900 00	None.	454,603 42	1,035,715 25
Guardian Accident and Guarantee	None.	None.	232,655 59	None.
Imperial Guarantee and Accident	2,573 72	None.	252,606 25	None.
London and Lancashire Guarantee and Acc't.	65,011 50	None.	654,929 98	None.
Protective Association	None.	None.	16,152 00	None.
Sterling Accident and Guarantee	None.	None.	35,796 66	None.
Title and Trust Co	None.	16,744 40	87,861 60	13,762 00
Travellers' Indemnity Co. of Canada	None.	65,200 00	100,747 92	None.
Totals	114,485 22	107,476 36	3,656,334 49	1,159,801 30

doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Boiler Insurance, &c.

—ASSETS, 1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ c.	$ c.	$ c.	$ c.	$ c.	
None.	25,810 10	3,204 12	8,283 32	2,000 00	267,649 00	Steam Boiler.
None.	41,354 47	2,133 24	47,852 87	750 00	464,453 72	Accident, Sickness, Guarantee and Plate Glass.
None.	5,946 13	151 98	7,665 52	1,087 71	36,448 74	Weather.
None.	13,080 91	2,184 05	8,911 02	2,708 98	147,374 59	Accident, Sickness and Steam Boil.
None.	55,775 67	2,175 38	126,565 92	16,748 39	451,523 44	Accident, Sickness, Automobile.
None.	12,048 27	793 12	27,100 14	83,047 73	310,685 26	Accident, Sickness, Burglary and Guarantee.
None.	28,044 29	10,159 46	66,499 27	4,726 30	639,681 45	Accident, Sickness, Burglary, Guarantee and Plate Glass.
3,243 91	10,492 71	3,670 69	31,733 87	4,124 94	272,444 30	Accident and Sickness.
10 00	10,261 58	546 77	5,636 20	2,567 86	45,673 47	Live Stock.
None.	194,677 87	7,222 17	7,434 17	55,977 96	1,802,530 84	Guarantee.
None.	22,736 78	3,117 50	13,280 23	23 21	271,813 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
2,659 39	67,101 07	853 32	55,279 60	5,161 10	386,234 45	Accident, Sickness, Guarantee and Plate Glass.
23 54	120,581 98	5,497 92	29,204 12	7,197 68	882,446 72	Accident, Sickness, Guarantee and Plate Glass.
None.	31,036 79	131 66	3,730, 24	843 07	51,893 76	Accident and Sickness.
None.	4,790 16	389 60	4,354 22	607 11	45,937 75	Accident and Sickness.
None.	7,874 15	1,637 26	None.	20,861 15	148,740 56	Title.
None.	15,003 07	2,187 29	None.	None.	183,138 28	Sickness, Automobile, and Steam Boiler.
5,936 84	666,616 00	46,055 53	443,530 71	208,433 19	6,408,669 64	

TABLE showing the Total Liabilities of Canadian Companies doing business Steam Boiler

CANADIAN COMPANIES

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	10,000 00	93,814 43	325 25	104,139 68
Canada Accident	57,963 54	92,262 00	3,158 78	153,384 32
Canada Weather	None.	5,623 13	50 10	5,673 23
Canadian Casualty and Boiler	6,661 55	61,866 98	1,337 89	69,866 42
Canadian Railway Accident	98,337 71	198,995 28	6,939 00	304,271 99
Dominion-Gresham	6,061 08	35,639 70	22,856 34	64,557 12
Dominion of Canada Guarantee and Accident	43,238 10	148,841 09	6,320 02	198,399 21
General Accident	40,056 20	85,283 12	7,003 09	132,342 41
General Animals	1,754 75	20,273 67	537 03	22,565 45
Guarantee Co. of North America	31,321 00	80,095 64	83,131 14	194,547 78
Guardian Accident and Guarantee	5,962 57	20,436 87	1,463 58	27,863 02
Imperial Guarantee and Accident	21,283 67	112,798 85	2,150 00	136,232 52
London and Lancashire Guarantee and Acc't.	26,674 00	84,418 66	8,629 23	119,721 89
Protective Association	9,131 85	22,896 00	1,128 85	33,156 70
Sterling Accident and Guarantee	10,500 00	10,303 68	4,884 63	25,688 31
Title and Trust Co	None.	None.	3,375 77	3,375 77
Travellers' Indemnity Co of Canada	5,511 91	13,997 38	586 88	20,096 17
Totals	374,457 93	1,087,546 48	153,877 58	1,615,881 99

of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, &c.

LIABILITIES—1912.

Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
$ c.	$ c.	
163,509 32	100,100 00	Steam Boiler.
311,069 40	43,320 00	Accident. Sickness, Guarantee and Plate Glass.
30,775 51	64,260 00	Weather.
77,508 17	50,000 00	Accident, Sickness and Steam Boiler.
147,251 45	62,500 00	Accident, Sickness, and Automobile.
246,128 14	200,000 00	Accident, Sickness, Burglary and Guarantee.
441,282 24	152,770 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
140,101 89	50,000 00	Accident, Automobile and Sickness.
23,108 02	46,960 00	Live Stock
1,607,983 06	304,600 00	Guarantee.
243,950 29	250,000 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
250,001 93	200,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
762,724 83	400,000 00	Accident, Sickness, Guarantee and Plate Glass.
18,737 06	20,000 00	Accident and Sickness.
20,249 44	50,830 00	Accident and Sickness.
145,364 79	112,550 00	Title.
163,042 11	100,000 00	Sickness, Automobile and Steam Boiler.
4,792,787 65	2,207,890 00	

TABLE showing the Assets in Canada, and their nature, of Companies other
Burglary Insurance, Steam

FOREIGN COMPANIES—ASSETS,

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	None.	None.	26,000 00	None.
American Surety Co	None.	None.	104,300 00	16,250 00
British and Foreign Marine	None.	None.	117,000 00	None.
Fidelity and Casualty Co	None.	None.	143,695 66	None.
Hartford Steam Boiler	None.	None.	45,000 00	None.
International Casualty	None.	None.	20,496 25	None.
International Fidelity	None.	None.	5,000 00	None.
Lloyds Plate Glass	None.	None.	110,729 00	None.
London Guarantee and Accident	None.	None.	276,318 29	None.
Marine Insurance Co	None.	None.	96,171 42	None.
Maryland Casualty	None.	None.	281,074 19	None.
National Provincial Plate Glass	None.	None.	9,140 21	None.
National Surety Co	None.	None.	51,840 00	None.
New-York Plate Glass	None.	None.	32,900 00	None.
Ocean Accident and Guarantee	None.	None.	408,539 70	None.
Ocean Marine	None.	None.	116,916 80	None.
Railway Passengers	None.	None.	96,080 16	None.
Travelers' Indemnity Co., Hartford	None.	None.	105,120 00	None.
United States Fidelity and Guaranty	None.	None.	226,405 00	2,500 00
Totals	None.	None.	2,272,726 68	18,750 00

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, &c.

IN CANADA, 1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ c.	$ c.	$ c.	$ c.	$ c.	
None.	2,077 48	None.	None.	None.	28,077 48	Inland Transportation.
None.	21,583 97	2,300 00	3,861 57	237 50	148,533 04	Guarantee.
None.	367 47	780 00	None.	None.	118,147 47	Inland Transportation and Sprinkler Leakage.
None.	None.	2,255 72	34,753 75	None.	180,705 13	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
None.	None.	675 00	None.	None.	45,675 00	Steam Boiler.
704 87	505 48	None.	1,730 60	None.	23,437 20	Accident, Sickness and Automobile.
None.	None.	None.	None.	None.	5,000 00	Guarantee.
None.	None.	772 40	13,481 38	100 00	125,082 78	Plate Glass.
None.	36,374 94	None.	70,663 11	2,000 00	385,356 34	Accident, Sickness, Burglary and Guarantee.
None.	None.	None.	None.	None.	96,171 42	Automobile and Inland Transportation.
None.	12,855 19	1,492 82	42,472 52	None.	337,894 72	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,232 98	None.	None.	None.	None.	10,373 1[illegible]	Plate Glass.
None.	10,410 64	466 22	None.	None.	62,716 8[illegible]	Guarantee.
None.	None.	566 50	2,913 20	None.	36,379 70	Plate Glass.
None.	150,969 54	None.	105,058 41	1,756 66	666,324 31	Accident, Sickness, Guarantee and Plate Glass.
None	None.	None.	None.	None.	116,916 80	Inland Transportation.
None.	2,477 32	None.	23,205 72	1,717 29	123,480 49	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	2,190 00	7,975 77	None.	115,285 77	Accident, Sickness, Steam Boiler and Automobile.
None.	115,89	2,749 17	16,580 57	None.	248,350 63	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,93785 23	7,737 92	14,247 83	322,696 60	5,811 45	2,873,908 33	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

FOREIGN COMPANIES—LIABILITIES, IN CANADA 1912.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total. Liability.	Excess of Assets over Liabilities.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
American and Foreign Marine	2,603 20	None.	None.	2,603 20	25,474 28	Inland Transportation.
American Surety Co.	30,969,06	15,751 63	188 10	46,908 79	101,624 25	Guarantee.
British and Foreign Marine	None.	442,34	None.	442 34	117,705 13	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co.	18,418 52	96,528 46	1,978 90	116,925 88	63,779 25	Accident, Sickness, Burglary, Plate Glass and
Hartford Steam Boiler	75,000 00	None.	None.	75,000 00	−29,325 00	Steam Boiler. [Steam Boiler.
International Casualty	2,651 94	6,346 48	168 33	9,166 85	14,270 35	Accident, Sickness and Automobile.
International Fidelity	None.	2,299 00	64 44	2,363 44	2,636 56	Guarantee.
Lloyds Plate Glass	5,489 86	70,076 97	6,187 96	81,754 79	43,327 99	Plate Glass.
London Guarantee and Accident	65,099 39	177,873 18	4,200 00	247,172 57	138,183 77	Accident, Sickness, Burglary and Guarantee.
Marine Insurance Co.	None.	11,024 72	1,000 00	12,024 72	84,146 70	Automobile and Inland Transportation.
Maryland Casualty	99,971 88	145,401 34	4,973 77	250,346 99	87,547 73	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Sprinkler Leakage.
National Provincial Plate Glass	315 98	7,172 89	None.	7,488 87	2,884 32	Plate Glass.
National Surety Co.	20,988 67	26,392 34	961 59	48,342 60	14,374 26	Guarantee.
New York Plate Glass	1,592 06	18,171 48	1,385 13	21,148 67	15,231 03	Plate Glass.
Ocean Accident and Guarantee	214,411 21	226,478 17	6,067 31	446,956 69	219,367 62	Accident, Sickness, Guarantee and Plate Glass.
Ocean Marine	575 00	None.	None.	575 00	116,341 80	Inland Transportation.
Railway Passengers	27,732 17	66,984 87	3,093 79	97,810 83	25,669 66	Accident, Sickness, Guarantee and Plate Glass.
Travelers Indemnity Co., Hartford	7,418 23	24,626 22	700 79	32,745 24	82,540 53	Accident, Sickness, Steam Boiler and Automobile.
United States Fidelity and Guaranty	45,025 00	107,297 70	2,395 35	154,718 05	93,632 58	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
Totals	618,262 17	1,002,867 89	33,365 46	1,654,495 52	1,219,412 81	

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TABLE showing the Income of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

INCOME, (*Cash*) 1912.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	73,366 60	10,223 90	1,340 25	84,930 75	None.
Canada Accident	293,001 33	14,977 05	None.	307,978 38	None.
Canada Weather	30,959 23	1,370 93	1 50	32,331 66	1,700 00
Canadian Casualty and Boiler	106,816 77	5,040 86	4,127 95	115,985 58	None.
Canadian Railway Accident	516,315 54	10,821 80	None.	527,137 34	None.
Dominion-Gresham	54,178 32	3,037 22	52,598 26	109,813 80	None.
Dominion of Canada Guarantee and Acct.	401,263 73	22,091 57	None.	423,355 30	30,550 00
General Accident	310,838 81	9,012 68	None.	319,851 49	None.
General Animals	76,310 24	1,353 05	90 00	77,753 29	240 00
Guarantee Co. of North America	205,069 82	71,436 67	1,542 91	278,049 40	None.
Guardian Accident and Guarantee	38,896 51	8,223 83	None.	47,120 34	None.
Imperial Guarantee and Accident	284,013 99	12,014 06	None.	296,028 05	None.
London and Lancashire G'tee and Acct.	182,197 61	13,903 19	4,224 13	200,324 93	365,788 78
Protective Association	116,458 01	857 88	None.	117,315 89	None.
Sterling Accident and Guarantee	37,087 00	1,647 90	*4,227 50	42,962 40	16,680 00
Title and Trust Co	561 47	6,502 20	None.	7,063 67	4,350 00
Traveller's Indemnity Co. of Canada	42,124 01	8,065 29	None.	50,189 30	None.
Totals	2,769,458 99	200,580 08	68,152 50	3,038,191 57	419,308 78

*Premium on capital Stock.

TABLE showing the Expenditure of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

EXPENDITURE (CASH), 1912.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	
Boiler Inspection	1,220 79	61,130 80	None.	62,351 59	Steam Boiler.
Canada Accident	142,136 71	95,238 97	4,332 00	241,707 68	Accident, Sickness, Guarantee and Plate Glass.
Canada Weather	20,112 16	22,690 47	None.	42,802 63	Weather.
Canadian Casualty and Boiler	37,498 81	62,326 73	None.	99,825 54	Accident, Sickness and Steam Boiler.
Canadian Railway Accident	249,612 16	245,318 27	None.	494,930 43	Accident, Sickness and Automobile.
Dominion Gresham	8,428 74	45,193 46	6,400 00	60,022 20	Accident, Sickness, Burglary and Guarantee.
Dominion of Canada Guarantee and Accident	165,258 58	195,243 23	50,408 50	410,910 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
General Accident	159,794 99	126,429 01	10,000 00	296,224 00	Accident, Automobile and Sickness.
General Animals	35,968 22	31,406 36	None.	67,374 58	Live Stock.
Guarantee Co. of North America	50,747 27	148,823 87	30,460 00	230,031 14	Guarantee.
Guardian Accident and Guarantee	5,160 70	28,562 48	None.	33,723 18	Accident, Sickness, Burglary, Guarantee and Plate Glass.
Imperial Guarantee and Accident	113,909 34	135,275 51	12,000 00	261,184 85	Accident Sickness, Automobile, Guarantee and Plate Glass.
London and Lancashire Guarantee and Accident	88,543 79	108,651 96	None.	197,195 75	Accident, Sickness, Guarantee and Plate Glass.
Protective Association	60,240 48	45,312 91	None.	105,553 39	Accident and Sickness.
Sterling Accident and Guarantee	18,754 82	45,687 53	None.	64,442 35	Accident and Sickness.
Title and Trust Co.	None.	1,071 05	8,202 15	9,273 20	Title.
Travellers' Indemnity Co. of Canada	27,525 82	18,650 75	5,000 00	51,176 57	Sickness, Automobile and Steam Boiler.
Totals	1,184,913 38	1,417,013 36	126,802 65	2,728,729 39	

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, doing business of Accident Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

Companies.	INCOME (Cash), 1912.				EXPENDITURE (Cash), 1912.			
	Net Cash for Premiums	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure	Excess of Income over Expenditure
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	19,519 23	None.	None.	19,519 23	2,888 00	4,008 50	6,896 50	12,622 73
American Surety Co	33,015 87	4,900 00	None.	37,915 87	3,259 34	16,335 50	19,594 84	18,321 03
British and Foreign Marine	2,592 86	4,680 00	None.	7,272 86	381 45	601 37	982 82	6,290 04
Fidelity and Casualty Co	196,086 26	5,179 06	None.	201,265 32	110,907 95	90,096 56	201,004 51	260 81
Hartford Steam Boiler	1,200 00	None.	None.	1,200 00	None.	None.	None.	1,200 00
International Casualty	26,134 64	None.	None.	26,134 64	6,947 29	5,442 89	12,390 18	13,744 46
International Fidelity	6,127 25	None	None.	6,127 25	1,056 28	480 59	1,536 87	4,590 38
Lloyds Plate Glass	65,452 96	4,625 50	None.	70,078 46	34,058 86	29,898 11	63,956 97	6,121 49
London Guarantee and Accident	535,827 55	11,687 61	None.	547,515 16	196,587 23	216,201 55	412,788 78	134,726 38
Marine Insurance Co	89,102 52	None.	None.	89,102 52	42,048 48	18,268 44	60,316 92	28,785 60
Maryland Casualty	547,024 53	11,604 34	None.	558,628 87	215,929 85	166,598 92	382,528 77	176,100 10
National Provincial Plate Glass	10,139 19	None.	2,419 58	12,558 77	5,555 43	5,099 14	10,654 57	1,904 20
National Surety Co	58,560 83	2,526 98	None.	61,087 81	15,840 47	14,107 41	29,947 88	31,139 93
New York Plate Glass	21,196 59	1,266 34	None.	22,462 93	9,105 58	8,346 26	17,451 84	5,011 09
Ocean Accident and Guarantee	733,998 62	2,042 25	None.	736,040 87	278,876 09	268,211 03	547,087 12	188,953 75
Ocean Marine	14,343 55	None.	None.	14,343 55	10 40	2,021 61	2,032 01	12,311 54
Railway Passengers	162,140 59	None.	None.	162,140 59	54,119 02	69,658 24	123,777 26	38,363 33
Travelers Indemnity Co., Hartford	53,212 35	2,190 00	None.	55,402 35	3,517 62	15,121 05	18,638 67	36,763 68
United States Fidelity and Guaranty	247,034 13	9,197 50	None.	256,231 63	21,108 83	93,301 13	114,409 96	141,821 67
Totals	2,822,709 52	59,899 58	2,419 58	2,885,028 68	1,002,198,17	1,023,798 30	2,025,996 47	859,032 21

Abstract of Personal Accident Insurance in Canada for the Year 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident	38,892	3,653	12,767,201	3,644	12,008,993	9,164	14,389	2,375	None.
Canadian Casualty and Boiler	35,173	3,418	8,730,250	2,617	6,026,450	18,902	19,251	1,800	None.
Canadian Railway Accident	250,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553
Dominion Gresham	14,224	710	1,574,350	*4,536	*8,118,150	4,486	1,001	3,485	None.
Dominion of Canada Guarantee and Accident	235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,538	None.
Employers' Liability	113,178	6,115	18,155,850	5,948	17,443,600	100,958	99,958	8,000	None.
Fidelity and Casualty	79,679	6,372	39,041,250	4,701	29,964,250	83,256	82,363	5,529	None.
General Accident of Canada	53,560	2,663	7,636,791	1,790	4,542,400	33,188	35,094	2,494	None.
Guardian Accident and Guarantee	3,464	314	1,024,000	302	743,500	672	610	63	None.
Imperial Guarantee and Accident	243,337	12,477	26,240,475	11,766	23,897,225	73,756	74,348	11,300	None.
International Casualty	5,619	1,295	713,500	643	483,929	2,127	2,237	117	None.
Law Union and Rock	18,481	1,995	4,060,135	1,415	1,397,485	5,293	4,611	1,873	None.
London Guarantee and Accident	148,328	10,347	24,017,000	10,154	23,512,000	76,529	78,590	7,461	None.
London and Lancashire Guarantee and Accident	56,029	5,706	12,387,450	4,843	10,388,322	32,803	26,507	10,368	None.
Maryland Casualty	99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,595	10,723	None.
Norwich Union Fire	127	35	89,500	35	89,500	None.	None.	None.	None.
Ocean Accident and Guarantee	208,929	.....	29,814,880	.....	27,473,100	63,681	68,663	14,808	800
Protective Association	116,458	9,915	.....	9,915	.....	31,053	29,880	4,962	None.
Railway Passengers	62,811	3,953	9,692,100	3,840	9,337,350	19,821	20,927	3,300	2,000
Royal Exchange	3,445	172	1,138,000	165	1,043,500	315	315	None.	None.
Travelers Insurance Co	226,290	15,186	63,173,305	11,681	50,101,580	154,496	151,195	12,001	None.
United States Fidelity and Guaranty	6,848	757	2,996,500	646	2,837,000	885	660	225	None.
Yorkshire	2,616	296	704,950	254	607,700	482	482	None.	None.
Totals	2,023,057	.....	.....	.....	.....	999,582	984,168	162,532	5,353

ABSTRACT OF AUTOMOBILE INSURANCE IN CANADA FOR THE YEAR 1912.

Ætna Insurance Co	40,895	1,517	2,734,132	690	1,410,392	23,025	20,628	2,472	1,100
Canadian Railway Accident	14,687	202	2,020,000	170	1,690,000	3,770	3,246	524	None.
Fireman's Fund	28,134	.....	1,852,337	.....	1,031,165	20,339	19,318	1,021	None.
Hartford Fire	28,500	.....	1,797,654	.....	1,916,264	18,838	17,940	1,173	None.
Home Insurance Co	25,572	856	1,368,690	556	973,897	2,359	6,213	150	None.
Imperial Guarantee and Accident	10,721	175	833,000	136	641,500	2,977	2,237	740	None.
Insurance Co. of North America	73,544	.....	4,288,476	.....	3,048,914	31,062	33,882	2,575	None.
International Casualty	3,083	57	546,801	57	547,811	2,133	1,241	100	1,000
Marine Insurance Co	34,453	.....	2,352,631	.....	1,176,316	9,807	9,807	None.	None.
Queen, of America	36,365	.....	1,749,424	.....	1,473,925	3,813	2,313	1,500	None.

St. Paul Fire and Marine	20,783	766	1,280,210	600	869,722	2,149	3,129	369	None.
Travelers Indemnity Co., Hartford	29,381	744	7,440,000	589	589,000	9,140	2,396	6,744	None.
Travellers' Indemnity Co. of Canada	18,913	497	4,970,000	317	3,170,000	10,132	12,881	2,957	None.
Canadian Casualty and Boiler	27,037	715	.....	485	.....	11,600	10,514	2,961	None.
General Accident of Canada	40,092	1,059	10,611,500	739	7,395,500	11,454	14,810	1,345	300
Railway Passengers	5,510	93	.....	93	.....	4,179	504	2,675	1,000
Yorkshire	2,637	63	630,000	34	390,000	185	185	None.	None.
Totals	440,307	.....	.....	.....	.....	166,962	61,244	27,306	3,400

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1912.

Dominion Gresham	38,379	3,418	5,420,364	2,632	4,842,909	8,445	6,944	1,631	None.
Dominion of Canada Guarantee and Accident	853	76	121,620	60	79,620	430	430	None.	None.
Fidelity and Casualty	19,216	1,344	2,234,010	1,071	1,827,835	5,892	2,983	3,209	None.
Guardian Accident and Guarantee	633	57	87,450	56	86,450	None.	None.	None.	None.
London Guarantee and Accident	923	74	109,425	74	109,425	600	None.	600	None.
Maryland Casualty	4,461	260	513,175	226	440,800	128	58	70	None.
United States Fidelity and Guaranty	1,577	91	214,975	84	225,475	245	120	125	None.
Totals	66,042	5,320	8,701,019	4,203	7,612,514	15,740	10,535	5,635	None.

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.
Canadian Railway Accident	110,789	732	7,290,000	664	6,602,857	75,645	52,377	41,335	None.
Dominion Gresham	802	14	.....	*28	.....	545	None.	545	None.
Employers' Liability	746,373	2,584	25,798,428	2,387	23,798,428	431,902	382,902	205,000	None.
Fidelity and Casualty	5,835	130	1,317,500	102	1,174,500	1,045	45	1,000	None.
General Accident of Canada	150,283	1,244	12,318,750	1,060	10,476,500	81,316	84,233	26,809	5,275
Guardian Accident and Guarantee	28,861	211	.....	201	.....	9,614	4,040	5,574	None.
Imperial Guarantee and Accident	786	8	40,000	11	60,000	None.	None.	None.	None.
International Casualty	12,503	101	955,224	101	960,329	3,373	3,104	1,435	None.
Law Union and Rock	43,165	709	.....	533	.....	16,678	12,787	7,232	None.
London Guarantee and Accident	275,569	1,317	13,170,000	1,210	12,100,000	121,947	97,551	50,924	None.
London and Lancashire Guarantee and Accident	64,385	943	7,107,500	728	4,921,000	32,159	40,446	7,871	None.
Maryland Casualty	397,479	1,568	5,156,600	1,415	4,750,600	185,952	154,260	63,530	18,162
Norwich Union Fire	None.	2	20,000	2	20,000	None.	None.	None.	None.
Ocean Accident and Guarantee	467,385	.....	17,364,400	.....	18,089,400	244,318	192,001	190,284	None.
Railway Passengers	67,074	330	3,293,000	303	3,023,000	30,599	23,904	14,095	None.
Royal Exchange	4,551	42	420,000	38	370,000	396	296	100	None.
Travellers Insurance Co	185,576	1,088	10,880,000	970	9,700,000	96,003	79,074	84,192	None.
United States Fidelity and Guaranty	55,737	774	25,483,000	735	24,875,500	20,045	7,095	14,575	None.
Yorkshire	4,718	51	510,000	49	492,447	729	729	None.	None.
Totals	2,846,073	.....	.....	.....	.....	1,482,745	1,248,329	766,467	23,437

*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
American Surety Co.	33,016	4,873	10,689,875	4,314	10,096,376	2,228	3,259	20,969	10,000
Canada Accident	233	23	44,300	21	33,800	None.	None.	None.	None.
Dominion-Gresham	25	6	16,400	6	16,400	None.	None.	None.	None.
Dominion of Canada Guarantee and Accident	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	None.
Employers' Liability	47,169	2,700	14,516,357	2,381	11,350,537	23,998	16,998	16,000	None.
Guarantee Co. of North America	54,899	.....	24,508,231	.....	19,275,685	15,899	15,572	5,591	None.
Guardian Accident and Guarantee	1,536	121	953,550	119	725,350	249	None.	249	None.
Imperial Guarantee and Accident	27,759	1,058	8,060,682	994	7,074,335	2,959	8,059	1,500	None.
International Fidelity	6,127	731	377,000	1,100	561,500	1,056	1,056	None.	None.
London Guarantee and Accident	86,278	4,503	29,789,241	4,240	28,706,791	8,453	12,239	4,480	None.
London and Lancashire Guarantee and Accident	10,509	1,009	4,804,419	815	3,258,504	1,094	4,904	4,700	None.
Maryland Casualty	13,746	233	2,388,790	178	2,240,892	351	None.	351	None.
National Surety Co.	58,561	692	7,945,257	591	8,479,575	30,726	15,840	20,989	None.
Ocean Accident and Guarantee	3,851	.....	1,171,900	.....	1,111,150	5,500	1,140	4,360	None.
Railway Passengers	10,213	485	3,495,983	459	2,800,633	3,317	117	3,200	None.
United States Fidelity and Guarantee	175,474	5,103	31,304,346	11,838	31,977,332	24,358	12,592	4,925	24,500
Totals	564,144	.....	152,871,282	.....	140,134,237	129,876	99,747	90,515	34,500

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	54,899	.....	24,508,231	.....	19,275,685	15,899	15,572	5,591	None.
In other Countries	150,171	.....	63,693,939	.....	47,849,945	43,465	35,175	18,230	7,500
Totals	205,070	.....	88,202,170	.....	67,125,630	59,364	50,747	23,821	7,500

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1912.

Hudson Bay Insurance Co.	249,261	4,044	3,888,718	None.	None.	117,449	117,449	None.	None.

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1912.

American and Foreign Marine	19,519	773	89,039,034	None.	None.	5,491	2,888	2,603	None.
British and Foreign Marine	2,180	247	1,510,038	4	267,890	265	381	None.	None.
Fireman's Fund	None.					54	54	None.	None.
Hartford Fire	1,551		192,450	None.	None.	None.	None.	None.	None.
Insurance Co. of North America	5,126		1,331,420		165,445	1,159	1,159	None.	None.
Marine Insurance Co	37,751		151,318,786	None.	None.	22,719	22,719	None.	None.
Ocean Marine	14,344		68,080,869	None.	None.	585	10	575	None.
Queen, of America	70		489,675	None.	None.	None.	None.	None.	None.
St. Paul Fire and Marine	1,094	303	142,957	26	40,110	322	170	168	None.
Western	4,442		27,892,140		76,267	1,106	1,106	None.	None.
Totals	86,077					31,701	28,487	3,346	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1912.

General Animals	76,310	3,247	1,784,486	1,655	623,652	34,524	35,968	1,630	125
Yorkshire	51,223	1,654	1,507,157	735	480,784	39,074	34,771	8,751	3,000
Totals	127,533	4,901	3,291,643	2,390	1,104,436	73,598	70,739	10,381	3,125

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident	19,606	1,740		3,320		9,472	8,609	1,862	None.
Dominion of Canada Guarantee and Accident	16,817	1,554		1,752		4,949	4,500	840	None.
Fidelity and Casualty	8,093	561	229,471	408	288,995	2,250	2,212	66	None.
Guardian Accident and Guarantee	2,114	104		99		209	132	77	None.
Imperial Guarantee and Accident	1,411	113		119		546	486	60	None.
Lloyds Plate Glass	65,453					34,549	34,059	5,490	None.
London and Lancashire Guarantee and Accident	8,822	776		1,149		3,071	2,923	720	None.
Maryland Casualty	9,294	563		858		6,158	4,612	1,946	None.
National Provincial Plate Glass	10,139					5,176	5,555	316	None.
New York Plate Glass	21,197					9,487	9,106	1,592	None.
Norwich Union Fire	34	10		10		31	None.	31	None.
Ocean Accident and Guarantee	21,967					9,191	8,796	705	None.
Railway Passengers	830	48		50		246	84	162	None.
United States Fidelity and Guaranty	2,579	172		169		344	194	150	None.
Yorkshire	1,471	134		130		311	311	None.	None.
Totals	189,827					85,990	81,579	14,017	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
*Ancient Order of Foresters	145,227	.....	.....	.....	.....	92,967	92,967	.....	.....
Canada Accident	10,069	2,611	.....	2,609	.....	5,203	5,658	1,761	None.
Canadian Casualty and Boiler	14,551	159	.....	128	.....	7,977	6,688	1,900	None.
Canadian Railway Accident	140,028	21,974	.....	15,706	.....	73,156	70,146	20,581	None.
Catholic Mutual Benefit Association	11,217	932	.....	3,345	.....	9,134	8,397	737	None.
Dominion Gresham	749	371	.....	337	.....	884	484	400	None.
Dominion of Canada Guarantee and Accident	113,766	15,268	.....	11,527	.....	56,738	56,710	13,659	None.
Employers' Liability	20,051	3,268	4,888,500	3,241	4,834,000	16,138	15,138	4,000	None.
Fidelity and Casualty	67,333	4,817	2,761,482	3,590	2,135,948	25,456	22,855	8,215	None.
General Accident of Canada	44,713	426	.....	327	.....	18,619	20,360	2,059	None.
Guardian Accident and Guarantee	1,865	192	.....	191	.....	379	379	None.	None.
Imperial Guarantee and Accident	.....	817	.....	669	.....	30,167	28,779	7,184	None.
*Independent Order of Foresters	276,066	8,270	.....	49,715	.....	217,356	211,062	11,386	3,531
International Casualty	4,930	54	696	52	650	365	365	None.	None.
Law Union and Rock	8,991	781	.....	571	.....	3,792	3,813	1,066	None.
London Guarantee and Accident	24,730	639	3,284,504	628	3,251,004	8,315	8,207	1,635	None.
London and Lancashire Guarantee and Accident	24,630	3,984	.....	3,335	.....	10,797	10,971	2,643	None.
Maryland Casualty	1,847	164	181,583	124	161,583	2,142	452	1,990	None.
Norwich Union Fire	94	28	.....	28	.....	None.	None.	None.	None.
Ocean Accident and Guarantee	31,867	.....	.....	.....	.....	8,727	8,276	3,454	None.
Protective Association	.....	.....	.....	.....	.....	30,589	30,360	4,170	None.
Railway Passengers	15,703	.....	.....	.....	.....	7,829	8,583	1,300	None.
Royal Exchange	3,051	224	.....	220	.....	605	180	425	None.
*Royal Guardians	1,678	365	18,250	353	17,650	816	833	103	None.
Travelers Indemnity Co., Hartford	22,880	1,787	.....	1,627	.....	1,796	1,122	674	None.
Travellers' Indemnity Co. of Canada	22,655	2,016	.....	1,455	.....	14,679	14,645	2,555	None.
United States Fidelity and Guaranty	3,342	210	.....	188	.....	572	447	125	None.
*Woodmen of the World	None.	1,456	.....	3,463	.....	None.	None.	None.	None.
Yorkshire	933	186	.....	182	.....	405	405	None.	None.
Totals	1,012,966	.....	.....	.....	.....	707,603	628,282	92,022	3,531

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1912.

British and Foreign Marine	413	5	55,500	5	55,500	None.	None.	None.	None.
Hartford Fire	9,909	.....	1,602,450	.....	2,015,030	8,216	8,216	None.	None.
Maryland Casualty	8,440	142	1,194,930	161	1,346,880	1,820	1,620	3,200	None.

Springfield Fire and Marine	346		29,500		29,500	None.	None.	None.	None.
Underwriters at American Lloyds	13,010	257	2,410,795	226	2,178,300	12,894	15,322	45	None.
Totals	32,118		5,293,175		5,625,210	22,930	25,158	3,245	

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1912.

Boiler Inspection and Insurance Co.	73,367	1,191	11,671,200	2,586	23,701,200	80,984	1,221	10,000	None.
Canadian Casualty and Boiler	29,706	1,378	11,498,767	1,035	7,714,800	946	1,046	None.	None.
Fidelity and Casualty	15,930	242	3,611,000	170	2,501,000	850	450	400	None.
Hartford Steam Boiler	1,200					75,000	None.	75,000	None.
Maryland Casualty	12,190	138	2,251,800	210	3,519,700	332	1,332	None.	None.
Travelers Indemnity Co., Hartford	951					None.	None.	None.	None.
Travellers' Indemnity Co. of Canada	557	12	145,000	26	355,000	None.	None.	None.	None.
United States Fidelity and Guaranty	1,476	25	355,000	25	355,000	400	None.	400	None.
Totals	135,377					158,512	4,049	85,800	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1912.

Title and Trust Co.	561	39	88,661			None.	None.	None.	None.

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1912.

Fidelity-Phenix	6,895		1,702,850		1,454,300	710	710	None.	None.
Hartford Fire	3,191		624,602		635,802	None.	None.	None.	None.
Home Insurance Co.	322	40	82,900	55	107,300	None.	None.	None.	None.
National Fire	2,229		407,477		386,144	None.	None.	None.	None.
National Union Fire	1,566		373,225		354,225	80	80	None.	None.
Northwestern National	666		192,510		178,810	None.	None.	None.	None.
Scottish Union and National	116	4	22,600	4	22,600	None.	None.	None.	None.
Springfield Fire and Marine	6,097		1,223,300		1,187,140	None.	None.	None.	None.
St. Paul Fire and Marine	925	81	231,800	83	240,800	20	None.	20	None.
Totals	22,007		4,861,264		4,567,121	810	790	20	None.

ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Weather Insurance Co.	30,959	1,206	1,174,463	1,654	1,730,677	20,112	20,112	None.	None.

*Including funeral benefits.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life.

CANADA ACCIDENT ASSURANCE COMPANY

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	38,892	3,653	12,767,201	3,644	12,008,993	9,164	14,389	2,375	None.	Total business, December 31, 1912.
Sickness	10,069	2,611	.....	2,609	.....	5,203	5,658	1,761	None.	
Employers' Liability	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.	
Guarantee	233	23	44,300	21	33,800	None.	None.	None.	None.	
Plate Glass	19,606	1,740	.....	3,320	.....	9,472	8,609	1,862	None.	
Totals	293,001	9,010	.....	10,559	.....	154,318	142,137	57,964	None.	

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident	35,173	3,451	8,785,250	2,641	6,067,950	18,902	19,251	1,800	None.	Total business, December 31, 1912.
Sickness	14,551	159	.....	128	.....	7,977	6,688	1,900	None.	
Steam Boiler	29,706	1,378	11,498,767	1,035	7,714,800	946	1,046	None.	None.	
Automobile	27,037	715	.....	485	.....	11,600	10,514	2,961	None.	
Totals	106,467	5,703	.....	4,289	.....	39,425	34,425	6,661	None.	

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	250,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553	Total business, December 31, 1912.
Sickness	140,028	21,974	.....	15,706	.....	73,156	70,146	20,581	None.	
Employers' Liability	110,789	732	7,290,000	664	6,602,857	75,645	52,377	41,335	None.	
Automobile	14,687	202	2,020,000	170	1,690,000	3,770	3,246	524	None.	
Totals	516,316	48,967	50,667,419	35,675	38,167,357	282,950	249,612	95,785	2,553	

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident	14,224	710	1,574,350	*4,536	*8,118,150	4,486	1,001	3,485	None.	Total business December 31, 1912.
Sickness	749	371	.....	337	.....	884	484	400	None.	
Employers' Liability	802	14	.....	28	.....	545	None.	545	None.	
Burglary	38,379	3,418	5,420,364	2,632	4,842,909	8,445	6,944	1,631	None.	
Guarantee	25	6	16,400	6	16,400	None.	None.	None.	None.	
Totals	54,178	4,519	.....	7,539	.....	14,360	8,429	6,061	None.	

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident	235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,538	None.	Total business, December 31, 1912.
Sickness	113,766	15,268	.....	11,527	.....	56,738	56,710	13,659	None.	
Burglary	853	76	121,620	60	79,620	430	430	None.	None.	
Guarantee	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	None.	
Plate Glass	16,817	1,554	.....	1,752	.....	4,949	4,500	840	None	
Totals	401,264	28,059	.....	22,560	.....	174,824	165,260	43,238	None.	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident	57,856	3,600	9,639,666	2,210	5,319,775	36,279	39,035	3,894	None.	Total business, December 31, 1912.
Sickness	45,237	430	.....	331	.....	19,751	21,717	2,434	None.	
Employers' Liability	163,144	1,835	17,753,750	1,571	15,121,500	80,316	84,233	26,808	5,275	
Automobile	44,603	1,505	13,256,500	1,095	9,380,500	11,455	14,810	1,345	300	
Totals	310,839	7,370	.....	5,207	29,821,775	14,801	159,795	34,481	5,575	

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident	3,888	350	1,195,750	338	915,250	672	610	63	None.	Total business, December 31, 1912.
Sickness	1,865	192	.....	191	.....	379	379	None.	None.	
Employers' Liability	28,861	211	.....	201	.....	9,614	4,040	5,574	None.	
Burglary	633	57	87,450	56	86,450	None.	None.	None.	None.	
Guarantee	1,536	121	953,550	119	725,350	249	None.	249	None.	
Plate Glass	2,114	104	.....	99	.....	209	132	77	None.	
Totals	38,897	1,035	.....	1,004	.....	11,123	5,161	5,963	None.	

*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Continued*.

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	243,337	12,477	26,240,475	11,766	23,897,225	73,756	74,348	11,300	None.	Total business, December 31, 1912.
Sickness		817		669		30,667	28,779	7,684	None.	
Elevator Liability	786	8	40,000	11	60,000	None.	None.	None.	None.	
Automobile	10,721	175	833,000	136	641,500	2,977	2,237	740	None.	
Guarantee	27,759	1,058	8,060,682	994	7,074,335	2,959	8,059	1,500	None.	
Plate Glass	1,411	113		119		546	486	60	None.	
Totals	284,014	14,648		13,695		110,905	113,909	21,284	None.	

LONDON AND AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident	61,666	6,153		5,249		33,586	27,040	10,618	None.	Total business, December 31 1912.
Sickness	25,879	4,075		3,417		11,008	11,107	2,718	None.	
Employers' Liability	64,385	943	7,107,500	728	4,921,000	32,159	40,446	7,871	None.	
Guarantee	10,509	1,009	4,804,419	815	3,258,504	1,904	4,904	4,700	None.	
Plate Glass	19,759	1,841		2,097		5,241	5,047	767	None.	
Totals	182,198	14,021		12,306		83,898	88,544	26,674	None.	

PROTECTIVE ASSOCIATION OF CANADA.

Accident	116,458	9,915		9,915		31,053	29,880	4,962	None.	Total business, December 31, 1912.
Sickness						30,589	30,360	4,170	None.	
Totals	116,458	9,915		9,915		61,642	60,240	9,132	None.	

TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Sickness	22,655	2,016	.....	1,455	.....	14,679	14,645	2,555	None.	Total business, December 31, 1912.
Automobile	18,913	497	4,970,000	317	3,170,000	10,132	12,881	2,957	None.	
Steam Boiler	557	12	145,000	26	355,000	None.	None.	None.	None.	
Totals	42,124	2,525	.....	1,798	.....	24,811	27,526	5,512	None.	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation	2,180	247	1,510,038	4	267,890	265	381	None.	None.	In Canada. December 31, 1912.
Sprinkler Leakage	413	5	55,500	5	55,500	None.	None.	None.	None.	
Totals	2,593	252	1,565,538	9	323,390	265	381	None.	Nonc.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident	79,679	6,372	39,041,250	4,701	29,964,250	83,256	82,363	5,529	None.	In Canada, December 31, 1912.
Sickness	67,333	4,817	2,761,482	3,590	2,135,948	25,456	22,855	8,215	None.	
Employers' Liability	5,835	130	1,317,500	102	1,174,500	1,045	45	1,000	None.	
Burglary	19,216	1,344	2,234,010	1,071	1,827,835	5,892	2,983	3,209	None.	
Plate Glass	8,093	561	229,471	408	288,995	2,250	2,212	66	None.	
Steam Boiler	15,930	242	3,611,000	170	2,501,000	850	450	400	None.	
Totals	196,086	13,466	49,194,713	10,042	37,892,528	118,749	110,908	18,419	None.	

INTERNATIONAL CASUALTY COMPANY.

Accident	5,619	1,295	713,500	643	483,929	2,127	2,237	117	None.	In Canada, December 31, 1912.
Sickness	4,930	54	696	52	650	365	365	None.	None.	
Employers' Liability	12,503	101	955,224	101	960,329	3,373	3,104	1,435	None.	
Automobile	3,083	57	546,801	57	547,811	2,133	1,241	100	1,000	
Totals	26,135	1,507	2,216,221	853	1,992,719	7,998	6,947	1,652	1,000	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Concluded.*

LONDON GUARANTEE AND ACCIDENT COMPANY LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	148,328	10,347	24,017,000	10,154	23,512,000	76,529	78,590	7,461	None.	In Canada, December 31, 1912.
Sickness	24,730	639	3,284,504	628	3,251,004	8,315	8,207	1,635	None.	
Employers' Liability	275,569	1,317	13,170,000	1,210	12,100,000	121,947	97,551	50,924	None.	
Burglary	923	74	109,425	74	109,425	600	None.	600	None.	
Guarantee	86,278	4,503	29,789,241	4,240	28,706,791	8,453	12,239	4,480	None.	
Totals	535,828	16,880	70,370,170	16,306	67,679,220	215,844	196,587	65,100	None.	

MARINE INSURANCE COMPANY, LIMITED.

Automobile	34,453	.....	2,352,631	.....	1,176,316	9,807	9,807	None.	None.	In Canada, December 31, 1912.
Inland Transportation	37,751	.....	151,318,786	.....	.....	22,719	22,719	None.	None.	
Totals	72,204	.....	153,671,417	.....	.....	32,526	32,526	None.	None.	

MARYLAND CASUALTY COMPANY.

Accident	99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,595	10,723	None.	In Canada, December 31, 1912.
Sickness	1,847	164	181,583	124	161,583	2,142	452	1,990	None.	
Employers' Liability	397,479	1,568	5,156,600	1,415	4,750,600	185,952	154,260	63,530	18,162	
Burglary	4,461	260	513,175	226	440,800	128	58	70	None.	
Guarantee	13,746	233	2,388,790	178	2,240,892	351	None.	351	None.	
Plate Glass	9,294	563	.....	858	.....	6,158	4,612	1,946	None.	
Steam Boiler	12,190	138	2,251,800	210	3,519,700	332	1,332	None.	None.	
Sprinkler Leakage	8,440	142	1,194,930	161	1,346,880	1,820	1,620	3,200	None.	
Totals	547,025	6,474	.....	5,978	.....	251,200	215,929	81,810	18,162	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Accident	208,929	.....	29,814,880	.....	27,473,100	63,681	68,663	14,808	800	In Canada, December 31,
Sickness	31,867	.....	.....	.....	.....	8,727	8,276	3,454	None.	
Employers' Liability	467,385	.....	17,364,400	.....	18,089,400	244,318	192,001	190,284	None.	

Guarantee	3,851		1,171,900		1,111,150	5,500	1,140	4,360	None.	1912.
Plate Glass	21,967					9,191	8,796	705	None.	
Totals	733,999					331,417	278,876	213,611	800	

RAILWAY PASSENGERS ASSURANCE COMPANY..

Accident	62,811	3,953	9,692,100	3,840	9,337,350	19,821	20,927	3,300	2,000	In Canada, December 31, 1912.
Sickness	15,703					7,829	8,583	1,300	None.	
Employers' Liability	67,074	330	3,293,000	303	3,023,000	30,599	23,904	14,095	None.	
Guarantee	10,213	485	3,495,983	459	2,800,633	3,317	117	3,200	None.	
Plate Glass	830	48		50		246	84	162	None.	
Automobile	5,510	93		93		4,179	504	2,675	1,000	
Totals	162,141	4,909		4,745		65,991	54,119	24,732	3,000	

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Sickness	22,880	1,787		1,627		1,796	1,122	674	None.	In Canada, December 31, 1912.
Automobile	29,381	744	7,440,000	589	589,000	9,140	2,396	6,744	None.	
Steam Boiler	951	10	170,000	10	170,000	None.	None.	None.	None.	
Totals	53,212	2,541		2,226		19,936	3,518	7,418	None.	

TRAVELERS INSURANCE COMPANY.

Accident	226,290	15,186	63,173,305	11,681	50,101,580	154,496	151,195	12,001	None.	In Canada, December 31, 1912.
Employers' Liability	185,576	1,088	10,880,000	970	9,700 000	96,003	79,074	84,192	None.	
Totals	411,866	16,274	74,053,305	12,651	59,801,580	250,499	230,269	96,193	None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident	6,848	757	2,996,500	646	2,837,000	885	660	225	None.	In Canada, December 31, 1912.
Sickness	3,342	210		188		572	447	125	None.	
Employers' Liability	55,737	774	25,483,000	735	24,875,500	20,045	7,095	14,575	None.	
Burglary	1,577	91	214,975	84	225,475	245	120	125	None.	
Guarantee	175,474	5,103	31,304,346	11,838	31,977,332	24,358	12,592	4,925	24,500	
Plate Glass	2,579	172		169		344	194	150	None.	
Steam Boiler	1,476	25	355,000	25	355,000	400	None.	400	None.	
Totals	247,033	7,132		13,685		46,849	21,108	20,525	24,500	

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments.)	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
Canadian Companies.	$		$		$		$	$	$	$	
British Columbia Life	64,486	687	1,596,058	901	2,132,370	None.	None.	None.	None.	None.	Dec. 31, 1912.
Canada Life (Canadian business)	2,929,045	3,846	11,123,679	46,505	101,102,423	771	1,742,587	1,635,487	293,886	None.	"
Capital Life	27,196	424	927,160	525	1,007,500	3	8,000	3,000	5,000	None.	"
Confederation (Canadian business)	1,732,656	3,361	6,208,738	33,255	52,105,916	618	905,169	927,848	69,312	None	"
Continental Life	271,722	1,047	1,726,170	6,344	8,124,684	31	36,000	31,922	5,500	1,000	"
Crown Life	297,227	1,531	3,292,474	5,513	9,198,367	34	73,760	61,719	25,500	None.	"
Dominion Life	425,804	850	1,726,810	8,459	13,341,060	52	77,375	64,509	16,730	9,000	"
Excelsior Life (Ordinary)	497,393	1,626	2,674,836	11,968	16,009,393	71	80,620	83,472	21,200	6,000	"
Excelsior Life (Monthly)	3,628	3	94	643	79,072	11	1,457	1,650	None.	None.	"
Federal Life (Canadian business)	852,529	2,199	3,648,675	16,734	24,143,448	160	271,113	261,006	50,000	None.	"
Great West (Canadian business)	2,767,964	7,577	19,553,409	39,469	81,187,997	213	393,981	431,963	60,164	None.	"
Home Life	203,830	149	210,080	4,319	5,427,621	43	54,433	49,712	11,500	None.	"
Imperial Life (Canadian business)	1,208,408	2,866	5,643,490	18,750	33,509,420	107	236,893	263,312	14,320	5,000	"
London Life (Ordinary)	451,762	3,056	3,114,685	12,384	12,728,579	102	82,967	80,729	26,674	None.	"
London Life (Monthly)	454,024	39,085	4,673,080	99,107	10,536,242	3,473	223,159	185,547	None.	None.	"
Manufacturers (Canadian business)	1,689,574	4,405	8,088,075	34,960	51,918,601	375	560,469	514,358	107,659	1,000	"
Monarch Life	108,680	662	1,864,000	2,158	4,783,348	3	8,000	6,385	3,072	None.	"
Mutual Life of Canada (Can. bus.)	2,668,214	5,207	10,858,284	45,873	76,084,524	495	792,041	773,321	77,927	2,000	"
National Life of Canada (Can. bus.)	505,968	1,916	5,377,250	9,050	16,137,079	46	70,544	55,680	9,647	None.	"
North American (Can. bus.)	1,550,689	2,935	5,571,795	28,566	44,155,054	322	541,922	560,941	67,139	None.	"
Northern Life	309,869	1,228	1,800,417	6,808	8,734,207	43	45,950	49,992	3,000	None.	"
Royal Guardians	94,525	419	303,850	2,448	3,485,089	40	72,324	57,376	23,054	2,000	"
La Sauvegarde	189,718	844	1,139,150	4,758	5,568,718	14	16,500	18,055	1,119	None.	"
Security Life	15,264	360	475,000	750	920,000	2	2,000	1,000	1,000	None.	"
Sovereign Life	129,198	314	831,482	1,799	3,511,099	4	7,927	10,013	150	None.	"
Subsidiary High Court of the A.O.F	53,540	412	360,100	2,427	2,152,753	8	5,954	6,954	None.	None.	"
Sun Life (Can. Bus.) (Ordinary)	3,241,190	7,985	14,601,354	57,375	89,873,320	794	1,328,713	1,275,534	95,259	20,000	"
Sun Life (Can. Bus.) (Thrift)	42,449	None.	None.	6,767	928,720	110	16,303	17,846	1,153	None.	"
Travellers Life of Canada	39,511	471	1,840,920	997	1,777,820	2	3,500	1,000	2,500	None.	"
Union Life (Ordinary)	119,538	1,104	445,537	4,604	3,082,291	27	19,116	12,876	7,337	1,000	"
Union Life (Industrial)	596,588	108,747	21,590,944	149,654	22,914,402	1,496	112,755	105,605	10,730	133	"
Totals for 1912	23,542,189	205,316	141,267,596	663,870	706,661,117	9,470	7,791,532	7,548,812	1,010,532	47,133	
Totals for 1911	20,736,480	186,643	110,077,453	619,644	626,770,154	8,179	6,678,083	6,350,731	911,335	15,040	
Increase, *i*; decrease, *d*	*i* 2,805,709	*i* 18,673	*i* 31,190,143	*i* 44,266	*i* 79,890,963	*i* 1,291	*i* 1,113,449	*i* 1,198,081	*i* 99,197	*i* 32,093	

British Companies.											
Commercial Union	28,416	7	14,845	196	776,330	12	27,371	27,119	1,786	None.	Dec. 31, 1912.
*Edinburgh Life	899	None.	None.	30	56,227	1	1,672	1,672	None.	None.	"
Gresham Life	12,009	145	458,000	172	521,307	1	2,000	2,000	None.	None.	"
*Life Association of Scotland	9,419	None.	None.	318	487,006	43	75,106	53,475	48,302	None.	April 5, 1912.
*Liverpool and London and Globe	2,752	None.	None.	63	109,633	1	2,000	9,525	2,000	None.	Dec. 31, 1912.
London and Lancashire Life	454,495	854	2,291,353	7,408	14,005,127	130	229,252	210,019	24,914	None.	"
*London Assurance	200	None.	None.	5	21,038	None.	None.	None.	None.	None.	"
North British and Mercantile	23,346	41	131,500	340	853,929	14	28,336	17,049	11,287	None.	"
*Norwich Union Life	3,170	None.	None.	91	97,360	5	3,747	3,747	None.	None.	"
Phœnix, of London	197,511	240	880,600	2,152	6,848,985	55	183,037	169,890	25,839	None.	"
Royal	204,838	527	1,584,904	2,618	6,229,204	17	53,481	59,101	None.	None.	"
*Scottish Amicable	1,188	None.	None.	34	82,755	4	21,527	25,136	None.	None.	"
*Scottish Provident	578	None.	None.	26	76,328	None.	None.	None.	None.	None.	"
Standard	818,494	708	1,958,750	11,261	24,052,551	336	753,481	736,580	102,389	None.	Nov. 15, 1912.
*Star	10,731	None.	None.	198	271,832	5	15,529	19,345	622	None.	"
Totals for 1912	1,768,046	2,522	7,319,952	24,912	54,489,612	624	1,396,539	1,334,658	217,139	None.	
Totals for 1911	1,680,731	2,072	5,591,832	24,039	50,919,675	545	1,278,405	1,333,911	159,095	2,139	
Increase, *i*; decrease, *d*	*i* 87,315	*i* 450	*i* 1,728,120	*i* 873	*i* 3,569,937	*i* 79	*i* 118,134	*i* 747	*i* 55,044	*d* 2,139	
American Companies.											
Ætna Life	692,898	702	1,871,299	12,610	20,621,531	366	463,154	456,608	40,540	None.	Dec. 31, 1912.
*Connecticut Mutual	26,434	None.	None.	590	997,250	48	70,592	53,814	17,107	None.	"
Equitable	785,981	1,086	2,422,284	10,655	22,300,032	215	490,502	574,331	48,085	None.	"
Germania Life	8,646	31	88,000	182	332,809	3	4,319	1,800	2,519	None.	"
Metropolitan (Ordinary)	1,423,297	11,545	13,110,817	42,774	45,517,807	302	238,725	235,568	27,042	3,500	"
Metropolitan (Industrial)	2,038,616	122,071	17,742,020	490,282	59,963,018	4,922	415,850	414,786	1,693	1,618	"
Mutual Life of New York	1,227,510	1,402	4,173,724	15,917	33,581,692	259	768,003	688,470	115,513	1,001	"
*National Life of United States	298	None.	None.	57	39,408	3	4,500	4,500	None.	None.	"
New York Life	2,092,993	4,041	9,216,568	31,847	59,112,301	407	807,013	788,070	97,884	15,540	"
*North Western Mutual	2,934	None.	None.	133	153,326	4	2,727	3,163	None.	None.	"
*Phœnix Mutual	15,916	None.	None.	430	388,936	3	3,000	3,000	None.	None.	"
Provident Savings	69,812	2	4,000	1,216	2,051,537	35	82,462	85,085	1,138	None.	"
Prudential (Ordinary)	436,054	4,584	5,989,909	14,020	16,783,182	60	70,748	66,748	4,093	None.	"
Prudential (Industrial)	736,959	97,189	13,030,122	177,226	22,432,611	1,170	112,472	108,171	6,479	541	"
State Life	40,374	5	9,037	204	1,325,110	1	5,000	5,000	None.	None.	"
Travelers Insurance Co	491,592	622	2,195,275	5,095	14,211,398	100	184,390	221,707	15,496	None.	"
Union Mutual	267,962	288	703,500	4,691	7,912,975	76	133,652	130,503	15,184	None.	Nov. 15, 1912.
United States Life	43,113	15	61,000	676	1,389,904	10	22,900	25,516	6,500	None.	"
Totals for 1912	10,401,389	243,583	70,617,555	808,605	309,114,327	7,984	3,880,009	3,866,840	399,273	22,200	
Totals for 1911	9,202,415	223,354	61,197,694	691,508	272,530,942	7,265	3,478,413	3,367,037	387,059	18,913	
Increase, *i*; decrease, *d*	*i* 1,198,974	*i* 20,229	*i* 9,419,861	*i* 117,097	*i* 36,583,385	*i* 719	*i* 401,596	*i* 499,803	*i* 12,214	*i* 3,287	

*These companies have ceased doing new business in Canada.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1912—*Concluded.*

RECAPITULATION.

—	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments).	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	$		$		$		$	$	$	$	
Canadian Companies	23,542,189	205,316	141,267,596	663,870	706,661,117	9,470	7,791,532	7,548,812	1,010,532	47,133	
British Companies	1,768,046	2,522	7,319,952	24,912	54,489,612	624	1,396,539	1,334,658	217,139	None.	
American Companies	10,401,389	243,583	70,617,555	808,605	309,114,827	7,984	3,880,009	3,866,840	399,273	22,200	
Totals for 1912	35,711,624	451,421	219,205,103	1,497,387	1,070,265,556	18,078	13,068,080	12,750,310	1,626,944	69,333	
Totals for 1911	31,619,626	412,069	176,866,979	1,335,191	950,220,771	15,989	11,434,901	11,051,679	1,457,489	36,092	
Increase, *i*; decrease, *d*	*i*4,091,998	*i*39,352	*i*42,338,124	*i*162,196	*i*120,044,785	*i*2,089	*i*1,633,179	*i*1,698,631	*i*169,455	*i*33,241	

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of Canada, for the Year 1912.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force at Date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
	$		$		$		$	$	$	$
In Canada	2,929,045	3,846	11,123,679	46,505	101,102,423	771	1,742,587	1,635,487	293,886	None.
In other countries	2,224,950	1,936	4,439,917	18,761	40,832,314	140	353,853	362,809	32,615	None.
Totals	5,153,995	5,782	15,563,596	65,266	141,934,737	911	2,096,430	1,998,296	326,501	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada	1,732,656	3,361	6,208,738	33,255	52,105,916	618	905,169	927,848	69,312	None.
In other countries	646,640	1,546	4,903,857	4,298	10,950,057	43	107,403	115,422	12,202	None.
Totals	2,379,296	4,907	11,112,595	37,553	63,055,973	661	1,012,572	1,043,270	81,514	None.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	852,529	2,199	3,648,675	16,734	24,143,448	160	271,113	261,006	50,000	None.
In other countries	48,433	76	181,723	332	697,119	7	17,200	14,624	2,520	None.
Totals	900,962	2,275	3,830,398	17,066	24,840,567	167	288,312	753,630	52,520	None.

GREAT-WEST LIFE ASSURANCE COMPANY.

In Canada	2,767,964	7,577	19,553,409	39,469	81,187,997	213	393,981	431,963	60,164	None.
In other countries	50,091	440	714,355	1,037	1,804,275	4	5,500	4,500	2,000	None.
Totals	2,818,055	8,017	20,267,764	40,506	82,992,272	217	399,481	436,463	62,164	None.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of Canada, for the Year 1912—*Concluded.*

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

——	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force at Date.	Number of Policies become Claims	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
	$		$		$		$	$	$	$
In Canada	1,208,408	2,866	5,643,490	18,750	33,509,420	107	236,893	263,312	14,320	5,000
In other countries	147,171	349	783,500	1,657	2,783,571	13	24,296	21,976	3,921	None.
Totals	1,355,579	3,215	6,426,990	20,407	36,292,991	120	261,189	285,288	18,241	5,000
MANUFACTURERS LIFE INSURANCE COMPANY.										
In Canada	1,689,574	4,405	8,088,075	34,960	51,918,601	375	560,469	514,358	107,659	1,000
In other countries	1,079,542	2,650	4,107,094	13,294	20,568,941	195	335,211	351,272	121,265	None.
Totals	2,769,116	7,055	12,195,169	48,254	72,487,542	570	895,680	829,630	228,924	1,000
MUTUAL LIFE ASSURANCE COMPANY OF CANADA.										
In Canada	2,668,214	5,207	10,858,284	45,873	76,084,524	495,	792,041	773,321	77,927	2,000
In other countries	23,985	49	81,000	298	596,890	2	3,000	3,000	None.	None.
Totals	2,692,199	5,256	10,939,284	46,171	76,681,414	497	795,041	776,321	77,927	2,000
NATIONAL LIFE ASSURANCE COMPANY OF CANADA.										
In Canada	505,968	1,916	5,377,250	9,050	16,137,079	46	70,544	55,680	9,647	None.
In other countries	2,597	1	2,000	59	60,250	None.	None.	None.	None.	None.
Totals	508,565	1,917	5,379,250	9,109	16,197,329	46	70,544	55,680	9,647	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	1,550,689	2,935	5,571,795	28,566	44,155,054	322	541,922	560,941	67,139	None.
In other countries	179,990	413	759,240	3,105	4,912,439	23	38,500	27,025	8,500	None.
Totals	1,730,679	3,348	6,331,035	31,671	49,067,493	345	580,422	587,966	75,639	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada	3,283,639	7,985	14,601,354	64,142	90,802,040	904	1,345,016	1,293,380	96,412	20,000
In other countries	6,468,707	8,365	16,082,199	54,746	91,930,380	889	1,386,107	1,330,923	366,834	None.
Totals	9,752,346	16,350	30,683,553	118,888	182,732,420	1,793	2,731,123	2,624,303	463,246	20,000

*Canadian Life Companies

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.
	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	None.	54,190 35	None.	None.
Canada Life	3,028,899 73	16,856,726 27	152,505 77	6,975,018 69
Capital Life	None.	59,800 00	None.	None.
Confederation	1,606,165 83	6,030,356 39	21,668 29	2,283,104 31
Continental	450,000 00	389,930 18	23,438 86	111,363 95
Crown Life	210,567 70	428,046 96	8,000 00	170,170 80
Dominion Life	21,500 00	2,298,157 58	None.	171,145 72
Excelsior Life	114,000 00	2,207,398 75	None.	230,244 09
Federal Life	320,000 00	1,614,370 61	167,520 87	628,148 20
Great West	528,717 26	8,656,616 79	None.	1,454,482 66
Home Life	166,618 81	491,694 34	20,000 00	185,781 86
Imperial Life	295,611 61	5,577,617 68	72,781 79	801,940 14
London Life	25,000 00	3,339,754 48	1,230 00	213,003 24
Manufacturers	8,176 85	7,770,173 48	278,576 43	2,088,456 93
Monarch Life	1,100 00	286,971 18	None.	8,002 37
Mutual Life of Canada	229,351 59	11,051,716 34	None.	2,527,162 96
National Life of Canada	161,737 52	None.	None.	263,496 18
North American	120,836 20	4,152,410 80	155,125 00	1,672,629 17
Northern Life	None.	1,022,102 58	21,972 60	152,221 75
Royal Guardians	90,000 00	114,730 00	None.	57,569 72
La Sauvegarde	173,644 54	188,014 40	None.	33,795 75
Security Life	None.	None.	None.	None. s
Sovereign Life	None.	439,216 97	None.	123,696 43
Subsidiary High Court of the A.O.F.	None.	1,900 00	None.	11,506 25
Sun Life	1,240,488 14	2,141,721 83	1,967,013 03	5,655,721 53
Travellers Life of Canada	None.	None.	None.	None.
Union Life	190,779 14	148,680 35	340,000 00	61,199 92
Totals	8,983,194 92	75,322,298 31	3,229,832 64	25,879,862 62

*Among the assets of certain of the above companies are included bonus stocks, acquired in connection (such value being then included in the above figures); in the other instances the stocks are not yet deemed

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Assets, 1912.

Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Asset .
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
57,574 00	None.	15,697 88	2,434 07	13,841 67	4,693 61	148,431 58
14,367,560 52	5,003,208 00	181,382 42	996,552 36	739,383 45	286 28	48,301,523 49
95,582 80	None.	8,758 15	2,952 89	8,434 17	2,495 06	178,023 07
5,405,314 55	811,015 23	191,403 94	349,723 77	563,378 17	3,844 90	17,265,975 38
375,287 01	None.	45,052 69	10,371 86	52,537 84	4,384 85	1,462,367 24
176,478 63	29,100 00	93,997 25	25,741 17	83,020 75	8,777 49	1,233,900 75
188,552 86	None.	1,305 62	84,334 41	107,892 35	165 39	2,873,053 93
52,100 00	None.	33,388 82	98,123 94	121,396 24	8,374 82	2,865,026 66
1,708,690 56	36,400 00	123,388 42	76,215 44	199,641 00	13,241 85	4,887,616 95
309,362 48	331,962 50	23,740 65	342,142 80	598,359 42	6,597 08	12,251,981 64
295,161 32	22,000 00	142,969 39	45,304 30	28,156 53	1,659 84	1,399,346 39
696,356 23	26,611 75	169,313 30	211,865 53	278,929 73	3,392 30	8,134,420 06
163,549 01	77,725 00	30,105 86	107,627 83	94,402 95	6,977 76	4,059,376 13
3,762,399 24	1,002,402 70	272,111 68	481,410 06	462,864 80	8,858 90	16,135,431 07
54,575 55	None.	3,500 30	16,496 28	82,118 83	4,527 89	457,292 40
5,058,053 96	None.	283,112 84	487,694 48	433,711 10	None.	20,070,803 27
1,320,426 07	175,666 33	8,908 79	22,728 34	99,009 85	30,941 07	2,082,914 15
4,695,950 41	1,863,456 97	73,618 99	179,771 31	307,778 83	2,581 73	13,224,159 41
384,555 29	40,955 00	65,196 56	42,086 76	35,311 57	48,933 66	1,813,335 77
95,134 41	None.	9,468 74	4,273 87	11,565 00	5,737 32	388,479 06
272,696 26	None.	83,835 79	9,318 06	26,091 57	4,155 60	791,551 97
53,940 30	None.	14,139 73	249 12	13,729 06	4,287 78	86,345 99
337,362 23	None.	17,668 29	14,661 43	18,660 65	3,472 71	954,738 71
254,602 05	None.	21,256 75	3,642 83	9,114 86	None.	302,022 74
29,572 084 44	6,696,462 00	949,687 42	400,404 43	884,700 34	97,333 33	49,605,616 49
86,700 00	None.	39,119 56	760 67	21,637 13	3,102 22	151,319 58
292,316 19	190,087 99	60,190 81	23,641 67	30,002 61	23,986 86	1,360,885 54
70,132,366 37	16,307,053 47	2,062,320 64	4,040,529 68	5,325,670 47	302,810 30	212,485,939 42

with bond purchases. In some instances the value has been assigned by the companies to these stocks to be of appreciable or certain value. Particulars of all such stock holdings will appear in the full report.

Canadian Life Company—Liabilities, &c., 1912.

Companies.	Unsettled Claims.	*Net Reinsurance Reserve.	Sundry.	Total Liabilities including Reserve but, not Capital. Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital stock Paid up.	Basis of Reserve.—(Statutory basis: Issued prior to Jan. 1, 1900—(*a*) Assurances O^m(5) 4% (*b*) Annuities O[am] & O [af] 4% Issued since Dec. 31, 1899—(*a*) Assurances O^m (5) 3½% (*b*) Annuities O [am] & O [af] 3½%)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
British Columbia Life	None.	*a* 40,092 00	2,350 05	42,442 05	105,989 53	97,497 10	O^m (5) 3½%.
Canada Life	326,500 89	41,548,369 00	453,794 29	42,328,664 18	5,972,359 31	1,000 000 00	Par. Assces since 1899 H^m 3%. All other Assces. and bonuses H^m 3½%. Annuities Gov. Ann. select 3% & 3½%.
Capital Life	5,000 00	*b* 15,607 90	3,245 83	23,853 73	154,169 34	122,480 00	Non-Par. O^m(5) 3½%; Par. O^m (5) 3%.
Confederation	81,513 86	15,206,970 00	136,191 69	15,424,675 55	1,841,299 83	100,000 00	Issued at Ord. rates O^m (5);Tropical, Am. Trop. Int.—prior to Jan. 1, 1896, 4%; '96-'99 incl. 3½%; 1900-11 incl. 3%. Annuities B.O. ann. 3½%.
Continental	6,500 00	*c* 1,126,872 00	55,621 68	1,188,993 68	273,373 56	200,000 00	Statutory.
Crown Life	25,500 00	*d* 964,984 00	39,079 21	1,029,563 21	204,337 54	100,944 51	H^m 3½%. Annuities. B.O. Select 3½%.
Dominion Life	25,730 00	2,208,886 69	134,450 90	2,369,067 59	503,986 34	100,000 00	Prior to Jan. 1, 1910, H^m 3½%; since Dec. 31, 1909 O^m (5) 3%.
Excelsior Life	27,200 00	2,406,936 00	50,308 50	2,484,444 50	380,582 16	75,000 00	Monthly business H^m 4½%. Life and Lim. Life 1910-12 H^m 3%. All other H^m 3½%.
Federal Life	52,520 00	4,406,130 00	88,110 00	4,546,760 00	340,856 95	130,000 00	Prior to 1900 H^m 4%, since Jan. 1st, 1900 H^m 3% and 3½%. Ann. B.O. Select 3½%
Great-West	62,163 90	9,584,277 00	380,489 85	10,026,930 75	2,225,050 89	550 000,00	3% business A^m 3% and O^m (5) 3%. All other O^m (5) 3½%. Annuities B.O. select 3½%.
Home Life	11,500 00	*e* 1,247,129,00	8,222 31	1,266,851 31	132,495 08	219,200 00	H^m for O^m (5) otherwise Statutory.
Imperial Life	23,241 20	6,338,568 00	378,198 09	6,740,007 29	1,394,412 77	450,000 00	H^m 3%; Tropical & Sub.-Trop. business prior to 1869 A^m Tropical 3½%, subsequent, 3%; Annuities, B.O. Select 3½%.
London Life	26,674 46	3,693,637 00	137,690 41	3,858,001 87	201,374 26	50,000 00	Ord : Issued prior to Jan. 1 1910, H^m 3½%; since O^m(5) 3%. Indust.: Issued prior to Jan. 1900, comb'd. 3½%; since Farr's No. 3, 3%.
Manufacturers	229,923 57	13,892,632 00	378,240 09	14,500,795 66	1,634,635 41	300,000 00	H^m 3½% with extra for excess guarantees; Tropical, A^m Trop. 3½%; Sub-Trop. mean of H^m & A^m Trop. 3½%; Annuities, B.O. Select 3½%.
Monarch Life	3,072 45	*f* 237,753 00	18,656 36	259,481 81	197,810 59	100,735 04	O^m (5) 3½%.

Mutual Life of Canada	77,926 67	16,161,753 55	236,908 69	16,476,588 91	3,594,214 36	None.	Prior to 1903 O^m (5) 3½%; 1903 et seq. O^m (5) 3%; Annuities, statutory prior to 1902, since at 3%.
National Life of Canada	9,647 00	*g* 1,638,290 97	88,938 68	1,736,876 65	346,037 50	250,000 00	H^m 3½%.
North American	75,638 80	11,354,590 00	157,884 83	11,588,113 63	1,636,045 78	60,000 00	H^m 3½%; Tropical, A^m Trop. 3%; Sub-Trop. mean of H^m & A^m. Trop. 3%; B.O. Ann, 3½%.
Northern Life	3,000 00	*h* 1,275,196 60	19,716 56	1,297,913 16	515,422 61	464,177 50	Prior to 1900, mean of H^m 4½% & O^m (5) 3½%; since Dec. 31, 1899, O^m (5) 3½%.
Royal Guardians	25,054 40	240,779 00	13,019 98	278,853 38	109,625 68	None.	National Fraternal Congress 4%.
La Sauvegarde	1,119 00	*i* 503,293 11	62,174 08	566,586 19	224,965 78	179,330 00	O^m (5) 3½%
Security Life	1,000 00	*j* 16,180 00	2,260 00	19,440 00	66,905 99	70,441 00	Life, O^m (5) 3%; End. O^m (5) 3½%.
Sovereign Life	150 00	*k* 582,842 00	7,674 24	590,666 24	364,072 47	209,995 00	Non-Par. O^m (5) 3½%; Par. O^m (5) 3%. H^m 3½%.
Subsidiary High Court of the A. O. F.	None.	265,574 00	None.	265,574.00 00	36,448 74	None	O^m (5) 3½%.
Sun Life	483,246 07	42,916,614 94	624,673 66	44,024,534 67	5,581,031 82	250,000 00	Prior to Dec. 31, 1902, O^m (5) 3½%, since O^m (5) 3%; Annuities O [af] and O [am] 3½%.
Travellers Life of Canada	2,500 00	*l* 49,175 33	1,707 71	53,383 04	97,936 54	96,800 00	Life O^m (5) 3%; End. & Term O^m (5) 3½%.
Union Life	19,200 00	1,267,584 00	73,105 62	1,359,889 62	995 92	742,705 63	Ordinary Branch H^m 3½%; Industrial, H^m Supplemented by E.L. No. 4, (Male) below age 10.
Totals	1,605,522 27	179,190,717 09	3,552,713 31	184,348,952 67	28,136,986 75	5,919,306 38	.....

†The Home Life Association of Canada have a Contract with the People's Life Insurance Company under which the Peoples' Life receive a renewal commission of 7½ per cent of the premium actually collected in respect of Peoples' Life policies reinsured by the Home Life or in respect of Home Life policies issued in substitution of Peoples' Life policies. This contract expires on August 31, 1915. The Home Life have also a contract with Mr. J. K. McCutcheon, under which the said McCutcheon receives as general manager a salary of $5,000 per annum and a percentage of 3½ per cent of the gross actual premiums collected by the Association in each year, the percentage, however, not to exceed $7,100 in any one year. This contract terminates on October 13, 1920. The Department of Justice is of the opinion that these contracts do not constitute liabilities requiring capitalization as such.

*The following companies have made a deduction from Reserve as allowed under section 42 subsection 3 of the Insurance Act, 1910:—(*a*) British Columbia, $22.710; (*b*) Capital, $11,257.40; (*c*) Continental, $32,603; (*d*) Crown, $46,627; (*e*) Home, $2,199; (*f*) Monarch, $29,114; (*g*) National, $95,165.03; (*h*) Northern, $36,027.43; (*i*) La Sauvegarde, $25,418.01; (*j*) Security, $9,094; (*k*) Sovereign, $11,594; (*l*) Travellers, $18,134.18.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1912.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Bonds and Debentures.	Stocks.	Cash on hand and in banks or deposited with Government.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	None.	3,092,753 52	None.	16,322 79	257,547 28	None.	267,276 05	37,383 13	4,304 23	None.	3,675,587 00
Edinburgh Life	None.	None.	None.	3,474 80	None.	None.	None.	119 48	21 67	None.	3,615 95
Gresham Life	130,000 00	595,700 00	None.	None.	73,250 00	None.	50 00	6,451 67	2,598 99	10,530 15	818,580 81
Life Association of Scotland	None.	None.	None.	72,988 50	151,847 30	None.	3,595 90	939 32	2,444 08	None.	231,815 10
*Liverpool and London and Globe											
London and Lancashire Life	235,600 00	1,663,042 48	6,500 00	365,647 00	2,824,991 26	None.	28,707 95	76,455 75	109,433 88	5,719 87	5,316,098 19
*London Assurance											
*North British & Mercantile											
Norwich Union Life	None.	None.	None.	None.	182,280 00	None.	8,152 33	None.	None.	None.	190,432 33
Phœnix, of London	220,463 77	1,466,375 16	None.	189,808 43	669,209 36	None.	40,671 00	48,716 35	35,497 46	13,268 00	2,684,009 53
*Royal											
Scottish Amicable	None.	None.	None.	3,903 07	147,994 04	None.	None.	None.	22 27	None.	151,919 38
Scottish Provident	None.	None.	None.	9,563 00	90,680 60	None.	None.	1,255 60	None.	None.	101,499 20
Standard	324,970 44	5,195,954 31	135,000 00	1,293,120 38	9,419,588 66	None.	138 60	25,587 89	124,495 12	628 19	16,519,483 59
Star	None.	396,848 18	None.	10,843 26	2,300,189 55	151,984 03	3,543 26	41,244 04	1,304 75	593 52	2,906,550 59
Totals	911,034 21	12,410,673 65	141,500 00	1,965,671 23	16,117,578 05	151,984 03	352,135 09	238,153 23	280,122 45	30,739 73	32,599,591 67

*These companies also do fire business. For their assets and liabilities in Canada, see pages 40 and 42.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada, for the Year 1912.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Bonds and Debentures.	Stocks.	Cash on hand and in banks or deposited with Government.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.
American Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Life	None.	None.	None.	699,953 35	4,814,304 30	None.	8,694 53	64,662 18	72,280 90	None.	5,659,895 26
Connecticut Mutual	None.	None.	None.	None.	113,095 00	None.	None	None.	None.	None.	113,095 00
Equitable	None.	773,000 00	None.	877,659 85	6,235,629 81	None.	72,835,14	91,688 71	65,103 41	None.	8,115,916 92
Germania Life	Mone.	None.	None.	22,277 00	166,660 10	None.	None.	2,987 02	1,162 08	None.	193,086 20
Metropolitan	58,682 73	2,362,250 00	None.	593,515 78	10,269,796 03	None.	None.	197,203 33	330,846 24	None.	13,812,294 11
Mutual Life of New York	None.	None.	None.	1,354,611 17	7,700,992 75	None.	24,833 35	136,752 62	104,771 23	None.	9,321,961 12
National Life of U.S.	None.	None.	None.	None.	57,400 00	None.	None.	633 33	18 18	None.	58,051 51
New York Life	None.	1,205,000 00	None.	2,433,403 51	9,552,579 11	None.	94,364 88	148,604 35	159,204 01	124,64	13,593,280 50
North Western Mutual	None.	None.	None.	1,957 50	114,000 00	None.	None.	72 72	138 20	None.	116,168 42
Phœnix Mutual	None.	None.	None.	None.	131,272 80	None.	None.	None.	311,29	None.	131,584 09
Provident Savings	None.	None.	None.	65,127 03	435,246 39	None.	None.	7,712 43	5,517 00	None.	513,602 85
Prudential	None.	None.	None.	96,918 78	1,685,264 50	None.	136,247 10	30,721 81	109,231 30	None.	2,058,383 49
State Life	None.	60,000 00	None.	28,051 07	122,612 40	None.	None.	2,119 44	174,72	None.	212,957 63
Travelers' Insurance Co.	None.	1,378,062 53	None.	543,857 00	2,849,843 79	None.	87,879 39	67,009 48	76,622 36	None.	5,003,274 55
Unico Mutual	None.	None.	None.	201,737 70	1,555,888 06	17,000 00	17,571 90	15,903 53	34,566 36	None.	1,842,667 55
United States Life	None.	None.	None.	54,296 79	280,085 53	None.	None.	3,499 50	4,895 18	None.	342,777 00
Totals	58,682 73	5,778,312 53	None.	6,973,366 53	46,084,670 57	17,000 00	442,426 29	769,570 45	964,842 46	124 64	61,088,996 20

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada, for the Year 1912.

LIABILITIES IN CANADA, 1912.

—	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	*e* Excess of Assets over Liabilities. — *d* The Reverse.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	1,785 58	250,000 00	None.	251,785 58	*e* 3,423,801 42
Edinburgh Life	None.	42,607 70	18,552 71	61,160 41	*d* 57,544 46
Gresham Life	None.	10,000 00	322 40	10,322 40	*e* 808,258 41
Life Association of Scotland	48,301 63	517,642 32	None.	565,943 95	*d* 334,128 95
Liverpool & London & Globe	2,000 00	70,000 00	45 00	72,045 00	.....
London and Lancashire Life	24,913 75	3,621,619 00	24,668 35	3,671,201 10	*e* 1,674,897 09
London Assurance	None.	13,139 00	None.	13,139 00	.....
North British & Mercantile	11,287 47	399,056 70	430 36	410,774 53	.....
Norwich Union Life	None.	59,921 00	47,655 00	107,576 00	*e* 828,56 33
Phœnix, of London	25,839 25	2,383,447 00	6,150 00	2,415,436 25	*e* 268,573 28
Royal	None.	791,015 00	2,451 18	793,466 18	.....
Scottish Amicable	None.	61,821 27	2,998 63	64,819 90	*e* 87,099 48
Scottish Provident	None.	59,319 80	None.	59,319 80	*e* 42,179 40
Standard	102,389 42	9,850 000 00	153,094 63	10,105,484 05	*e* 6,413,999 54
Star	621 75	137,651 00	None.	138,272 75	*e* 2,768,277 84
Totals	217,138 85	18,267,239 79	256,368 26	18,740,746 90	.....
American Companies.					
Ætna Life	40,540 00	6,146,506 00	51,084 81	6,238,130 81	*d* 578,235 55
Connecticut Mutual	17,107 00	492,737 00	None.	509,844 00	*d* 396,749 00
Equitable	48,085 19	6,605,845 00	74,427 40	6,728,357 59	*e* 1,387,559 33
Germania Life	2,519 10	113,812 00	1,026 86	117,357 96	*e* 75,728 24
Metropolitan	33,852 50	11,361,602 00	287,362 45	11,682,816 95	*e* 2,129,477 16
Mutual Life of New York	116,514 49	8,801,209 00	90,352 66	9,008,076 15	*e* 313,884 97
National Life of U.S.	None.	27,080 00	None.	27,080 00	*e* 30,971 51
New York Life	113,423 98	12,956,539 00	173,050 57	13,243,013 55	*e* 350,266 95
North Western Mutual	None.	88,001 00	102 60	88,103 60	*e* 28,064 82
Phœnix Mutual	None.	275,000 00	None.	275,000 00	*d* 143,415 91
Provident Savings	1,138 00	456,522 00	6,547 93	464,207 93	*e* 49,394 92
Prudential	11,112 87	1,626,014 00	43,475 56	1,680,602 43	*e* 377,781 06
State Life	None.	179,858 00	3,660 70	183,518 70	*e* 29,483 93
Travelers Insurance Co	15,496 00	3,603,705 00	257,885 22	3,877,086 22	*e* 1,126,188 33
Union Mutual	15,184 18	1,754,795 00	5,535 99	1,775,515 17	*e* 67,152 38
United States Life	6,500 00	340,541 00	2,413 32	349,454 32	*d* 6,677 32
Totals	421,473 31	54,829,766 00	996,926 07	56,248,165 38	*e* 4,840,830 82

*Loss on securities sold. **Premium on capital stock. †Including $92,325.00 for premium on capital stock. ††Premium on capital stock. ‡Premium on capital stock. ‡‡Including $100 for premium on capital stock. (*a*) Including $31,530 for premium on capital stock. (*b*) Including $31,690.01 for premium on capital stock. (*c*) Including $24,725 for premium on capital stock. (*d*) Including $3,786.24 for premium on capital stock.

Received on account of capital stock not included in income:—

British Columbia Life, $5,638.41; Capital Life, $122,480; Crown Life, $889.76; Great West Life, $1,500; Monarch Life, $125; National Life of Canada, $25,000; Northern Life, $4,396.12; La Sauvegarde, $30,005; Security Life, $2,460.50; Travellers Life of Canada, $11,920; Union Life, $1,472.68.

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TABLE showing the Cash Income, excluding Receipts on account of Capital Stock, of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch, for the Year 1912.

—	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	64,485 70	None.	8,305 12	**34,600 35	107,391 17
Canada Life	4,450,674 38	703,320 41	2,139,704 37	103,060 58	7,396,759 74
Capital Life	27,196 32	None.	5,855 60	†92,734 50	125,786 42
Confederation	2,185,439 07	193,857 41	793,321 97	102,150 02	3,274,768 47
Continental	271,721 63	None.	45,554 08	24,731 52	342,007 23
Crown Life	297,227 00	None.	46,923 02	††233 23	344,383 25
Dominion Life	424,753 58	1,050 00	179,492 37	None.	605,295 95
Excelsior Life	501,021 34	None.	164,276 32	7,943 14	673,240 80
Federal Life	899,591 28	1,370 43	233,783 64	29,920 62	1,164,665 97
Great-West	2,810,490 30	7,564 50	716,385 26	20,784 34	3,555,224 40
Home Life	203,830 45	None.	52,673 11	*—657 49	255,846 07
Imperial Life	1,355,578 68	None.	437,145 17	5,221 20	1,797,945 05
London Life	905,786 65	None.	226,981 20	1,704 88	1,134,472 73
Manufacturers	2,769,116 10	None.	771,103 04	257,038 10	3,797,257 24
Monarch Life	108,679 65	None.	21,941 04	‡1,475 00	132,095 69
Mutual Life of Canada	2,684,658 16	7,541 11	1,007,311 31	1,054 43	3,700,565 01
National Life of Canada	508,564 60	None.	68,725 66	8,958 49	586,248 75
North American	1,730,679 00	None.	667,973 94	6,104 31	2,404,757 25
Northern Life	309,869 12	None.	87,886 05	‡‡1,747 50	399,502 67
Royal Guardians	94,524 56	None.	15,876 53	8,134 05	118,535 14
La Sauvegarde	189,718 24	None.	19,692 21	(*a*)96,157 59	305,568 04
Security Life	15,263 86	None.	2,749 89	(*b*)32,380 01	50,393 76
Sovereign Life	129,197 73	None.	51,341 04	None.	180,538 77
Subsidiary High Court, A.O.F.	53,539 85	None.	14,368 33	None.	67,908 18
Sun Life	7,743,649 94	2,008,722 32	2,564,414 57	56,245 87	12,373,032 70
Travellers Life of Canada	39,510 58	None.	6,168 42	(*c*)25,430 00	71,109 00
Union Life	716,126 36	None.	43,537 93	(*d*) 9,124 20	768,788 49
Totals	31,490,894 13	2,923,426 18	10,393,491 19	926,276 44	45,734,087 94
British Companies.					
Commercial Union	28,364 42	51 16	161,611 41	1,102 38	191,129 37
Edinburgh Life	898 81	None.	25,782 09	None.	26,680 90
Gresham Life	11,708 80	300 00	18,006 97	None.	30,015 77
Life Association of Scotland	9,418 57	None.	4,104 42	None.	13,522 99
Liverpool and London & Globe	2,752 32	None.	None.	None.	2,752 32
London and Lancashire Life	454,495 39	None.	221,908 57	12,328 03	688,731 99
London Assurance	199 96	None.	None.	None.	199 96
North British and Mercantile	23,346 01	None.	None.	None.	23,346 01
Norwich Union Life	3,170 02	None.	357 43	None.	3,527 45
Phœnix, of London	197,510 76	None.	113,869 74	9,711 09	321,091 59
Royal	204,835 17	None.	31,538 23	None.	236,376 45
Scottish Amicable	1,188 24	None.	6,170 02	453 80	7,812 06
Scottish Provident	577 53	None.	4,495 40	None.	5,072 93
Standard	817,393 69	1,100 00	763,965 80	8,900 31	1,591,359 80
Star	10,730 61	None.	89,361 39	None.	100,092 00
Totals	1,766,593 30	1,451 16	1,441,171 52	32,495 61	3,241,711 59
American Companies.					
Ætna Life	692,897 81	None.	199,183 37	43,197 74	935,278 92
Connecticut Mutual	26,434 17	None.	4,666 60	None.	31,100 77
Equitable	784,550 98	1,429 53	368,740 38	596 61	1,155,317 50
Germania Life	8,646 37	None.	6,893 32	1,107 91	16,647 60
Metropolitan	3,461,913 27	None.	470,664 42	23,394 92	3,955,972 61
Mutual Life of New York	1,199,112 92	28,397 13	384,819 20	None.	1,612,329 25
National Life of United States	298 40	None.	None.	None.	298 40
New York Life	2,091,627 75	1,364 96	509,442 78	None.	2,602,435 49
North Western Mutual	2,934 28	None.	107 90	None.	3,042 18
Phœnix Mutual	15,915 83	None.	5,199 09	None.	21,114 92
Provident Savings	69,312 10	None.	23,581 58	None.	93,393 68
Prudential	1,173,013 32	None.	48,840 35	None.	1,221,853 67
State Life	40,374 39	None.	6,947 91	None.	47,322 30
Travelers Insurance Co	459,404 85	32,187 00	174,409 33	None.	666,001 18
Union Mutual	267,962 36	None.	61,559 10	8,537 63	338,059 09
United States Life	43,112 82	None.	13,690 03	None.	56,802 85
Totals	10,338,011 62	63,378 62	2,278,745 36	76,834 81	12,756,970 41

For foot-notes see opposite page.

PAYMENTS TO POLICY-HOLDERS, 1912.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders	Total paid to Policy-holders	Net Premium Income (including consideration for Annuities).
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	None.	None.	None.	None.	None.	None.	64,485 70
Canada Life	1,618,269 76	380,026 15	86,441 67	262,861 50	115,365 72	2,462,964 80	5,153,994 79
Capital Life	3,000 00	None.	None.	None.	None.	3,000 00	27,196 32
Confederation	614,272 61	428,997 87	28,048 54	371,435 20	194,302 67	1,637,056 89	2,379,296 48
Continental	25,421 86	6,500 00	None.	18,606 25	1,521 01	52,049 12	271,721 63
Crown Life	59,719 15	2,000 00	500 40	8,461 78	None.	70,681 33	297,227 00
Dominion Life	41,953 50	22,555 00	721 80	10,964 01	13,559 82	89,754 13	425,803 58
Excelsior Life	67,582 30	17,540 00	11,820 72	14,928 06	6,959 36	118,830 44	501,021 34
Federal Life	218,783 08	56,847 00	3,027 25	129,854 58	27,664 60	436,176 51	900,961 71
Great West	368,281 08	68,182 15	10,230 93	177,867 63	133,530 88	758,092 67	2,818,054 80
Home Life	41,881 67	7,830 00	72 40	29,575 20	None.	79,359 27	203,830 45
Imperial Life	215,292 67	69,995 00	4,429 97	67,635 24	41,604 48	398,957 36	1,355,578 68
London Life	140,712 25	125,563 26	300 00	19,889 01	13,453 86	299,918 38	905,786 65
Manufacturers	547,773 78	281,855 72	3,098 47	358,950 09	140,592 57	1,332,270 63	2,769,116 10
Monarch Life	6,385 10	None.	None.	32 80	None.	6,417 90	108,679 65
Mutual Life of Canada	440,453 96	335,867 00	9,403 62	212,530 57	277,631 29	1,275,886 44	2,692,199 27
National Life of Canada	54,445 12	1,235 00	35 36	13,995 48	399 76	70,110 72	508,564 60
North American	421,782 07	166,183 90	10,246 18	352,327 74	166,367 69	1,116,907 58	1,730,679 00
Northern Life	42,991 94	7,000 00	None.	15,073 35	1,656 60	66,721 89	309,869 12
Royal Guardians	57,376 46	None.	None.	4,330 32	832 59	62,539 37	96,202 92
La Sauvegarde	18,055 00	None.	None.	10,887 29	None.	28,942 29	189,718 24
Security Life	1,000 00	None.	None.	None.	None.	1,000 00	15,263 86
Sovereign Life	10,012 50	None.	None.	14,494 66	None.	24,507 16	129,197 73
Subsidiary High Court of the A. O. F	6,954 00	None.	None.	2,883 00	893 00	10,730 00	53,539 85
Sun Life	1,761,536 22	862,766 72	518,109 78	931,934 77	658,115 80	4,732,463 29	9,752,372 26
Travellers Life of Canada	1,000 00	None.	None.	None.	None.	1,000 00	39,510 58
Union Life	118,427 63	53 50	None.	12,941 31	None.	131,422 44	716,126 36
Totals	6,903,363 71	2,840,998 27	686,487 09	3,042,459 84	1,794,451 70	15,267,760 61	33,748,339 17
British Companies.							
Commercial Union	20,539 92	6,579 25	None.	33 00	None.	27,152 17	28,415 58
Edinburgh Life	1,671 71	None.	None.	None.	None.	1,671 71	898 81
Gresham Life	2,000 00	None.	None.	None.	None.	2,000 00	12,008 80
Life Association of Scotland	46,493 98	6,981 45	None.	1,396 28	1,935 74	56,807 45	9,418 57
Liverpool and London and Globe	9,524 72	None.	309 96	None.	None.	9,83	2,752 32A4 68

London and Lancashire Life	129,945 06	80,073 75	500 00	31,165 54	None.	241,684 35	454,495 39
London Assurance	None.	None.	None.	None.	None.	None.	199 96
North British and Mercantile	17,048 79	None.	316 48	1,778 00	933 78	20,077 05	23,346 01
Norwich Union Life	3,747 17	None.	None.	650 00	None.	4,397 17	3,170 02
Phœnix, of London	115,180 48	54,709 50	4,484 00	33,515 05	39,135 53	247,024 56	197,510 76
Royal	57,026 20	2,074 57	789 85	9,528 18	172 50	69,591 30	204,838 17
Scottish Amicable	25,136 11	None.	None.	3,088 98	None.	28,225 09	1,188 24
Scottish Provident	None.	None.	None.	None.	None.	None.	577 53
Standard	453,382 51	283,197 91	10,420 39	149,945 95	None.	896,946 76	818,493 69
Star	10,970 97	8,374 06	None.	560 00	None.	19,905 03	10,730 61
Totals	892,667 62	441,990 49	16,820 68	231,660 98	42,177 55	1,625,317 32	1,768,044 46
American Companies.							
Ætna Life	258,840 67	197,767 00	None.	81,112 67	114,921 52	652,641 86	692,897 81
Connecticut Mutual	50,814 00	3,000 00	None.	5,242 53	7,197 06	66,253 59	26,434 17
Equitable	444,233 02	130,098 00	19,039 79	205,080 35	189,183 73	987,634 89	785,980 51
Germania Life	1,000 00	800 00	None.	3,657 00	617 29	6,074 29	8,646 37
Metropolitan	580,564 17	69,789 50	592 52	91,034 59	109 086 46	851,067 24	3,461,913 27
Mutual Life of New York	466,588 00	221,882 00	21,284 40	326,391 97	257,092 53	1,293,238 90	1,227,510 05
National Life of United States	4,500 00	None.	None.	1,100 00	None.	5,600 00	298 40
New York Life	620,504 99	167,565 48	12,115 47	324,944 85	280,440 92	1,405,571 71	2,092,992 71
North Western Mutual	3,163 00	None.	None.	None.	1,408 65	4,571 65	2,934 28
Phœnix Mutual	3,000 00	None.	None.	1,500 00	2,504 15	7,004 15	15,915 83
Provident Savings	57,085 42	28,000 00	77 73	22,986 38	17 10	108,166 63	69,812 10
Prudential	174,899 57	19 00	88 73	28,177 42	5,641 38	208,826 10	1,173,013 32
State Life	5,000 00	None.	None.	2,841 94	3,968 82	11,810 76	40,374 39
Travelers Insurance Co	156,996 01	64,711 11	2,539 89	23,037 88	462 87	247,747 76	491,591 85
Union Mutual	108,752 80	21,750 46	None.	25,464 73	14,037 89	170,005 88	267,962 36
United States Life	18,400 00	7,116 00	29 00	9,306 83	2,381 00	37,232 83	43,112 82
Totals	2,954,341 65	912,498 55	55,767 53	1,151,879 14	988,961 37	6,063,448 24	10,401,390 24

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance.

EXPENDITURE (CASH) 1912.

—	Paid for Taxes.	Investment Expenses.	General Expenses.	Total Expenses.	Payments to Policyholders.	Dividends to Shareholders	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	312 07	None.	70,854 46	71,166 53	None.	None.	71,166 53	*e* 41,863 05
Canada Life	62,980 16	66,551 24	953,358 22	1,082,889 62	2,462,964 80	80,000 00	3,625,854 42	*e*3,770,905 32
Capital Life	1,163 61	None.	79,961 86	81,125 47	3,000 00	None.	84,125 47	*e* 41,660 95
Confederation	26,120 66	5,224 17	708,542 86	739,887 69	1,637,056 89	20,000 00	2,396,944 58	*e* 877,823 89
Continental	4,075 18	None.	103,482 39	107,557 57	52,049 12	14,000 00	173,606 69	*e* 168,400 54
Crown Life	3,206 75	1,237 55	124,969 35	129,413 65	70,681 33	9,089 23	209,184 21	*e* 135,199 04
Dominion Life	4,235 02	11,193 03	133,423 07	148,851 12	89,754 13	12,000 00	250,605 25	*e* 354,690 70
Excelsior Life	6,074 33	14,422 38	169,225 11	189,721 82	118,830 44	6,113 10	314,665 36	*e* 358,575 44
Federal Life	9,404 11	1,784 50	256,329 59	267,518 20	436,176 51	13,000 00	716,694 71	*e* 447,971 26
Great West	24,056 29	71,707 72	785,413 19	881,177 20	758,092 67	82,363 30	1,721,633 17	*e*1,833,591 23
Home Life	2,682 85	None.	63,319 48	66,002 33	79,359 27	None.	145,361 60	*e* 110,434 47
Imperial Life	14,429 87	24,076 61	350,168 67	388,675 15	398,957 36	45,000 00	832,632 51	*e* 965,312 54
London Life	9,275 27	18,438 13	349,197 57	376,910 97	299,918 38	4,000 00	680,829 35	*e* 453,643 38
Manufacturers	26,895 69	48,291 69	787,315 62	862,503 00	1,332,270 63	24,000 00	2,218,773 63	*e*1,578,483 61
Monarch Life	1,201 59	726 77	70,612 28	72,540 64	6,417 90	None.	78,958 54	*e* 53,200 15
Mutual Life of Canada	25,732 70	30,864 58	559,236 40	615,833 68	1,275,886 44	None.	1,891,720 12	*e*1,808,844 89
National Life of Canada	7,516 59	1,201 12	205,229 04	213,946 75	70,110 72	43,000 00	327,057 47	*e* 259,191 28
North American	19,352 63	22,452 61	403,633 02	445,438 26	1,116,907 58	6,000 00	1,568,345 84	*e* 836,411 41
Northern Life	4,016 26	2,426 85	126,996 16	133,439 27	66,721 89	27,591 73	227,752 89	*e* 171,749 78
Royal Guardians	328 74	251 45	21,900 85	22,481 04	62,539 37	None.	85,020 41	*e* 35,193 09
La Sauvegarde	4,444 43	51 80	82,175 83	86,672 06	28,942 29	None.	115,614 35	*e* 189,953 69
Security Life	864 00	None.	54,231 80	55,095 80	1,000 00	None.	56,095 80	*d* 5,702 04
Sovereign Life	1,916 64	122 01	57,731 20	59,769 85	24,507 16	12,599 70	96,876 71	*e* 83,662 06
Subsidiary High Court of the A. O. F.	130 36	None.	9,882 15	10,012 51	10,730 00	None.	20,742 51	*e* 47,165 67
Sun Life	88,231 08	17,813 34	2,011,102 74	2,117,147 16	4,732,463 29	37,500 00	6,887,110 45	*e*5,485,922 25
Travellers Life of Canada	1,913 27	None.	59,293 84	61,207 11	1,000 00	None.	62,207 11	*e* 8,901 89
Union Life	6,247 13	None.	674,089 54	680,336 67	131,422 44	None.	811,759 11	*d* 42,970 62
Totals	356,807 28	338,837 55	9,271,676 29	9,967,321 12	15,267,760 61	436,257 06	25,671,338 79	*e*20,070,128 92

SESSIONAL PAPER No. 9

TABLE showing the Cash Expenditure in Canada of British and American Companies doing Life Insurance.

EXPENDITURE (CASH) 1912.

—	Payments to Policyholders	Paid for Taxes.	General Expenses.	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	27,152 17	628 04	1,859 46	29,639 67	*e* 161,489 70
Edinburgh Life	1,671 71	90 86	2,044 88	3,807 45	*e* 22,873 45
Gresham Life	2,000 00	1,935 10	38,119 75	42,054 85	*d* 12,039 08
Life Association of Scotland	56,807 45	7 12	816 51	57,631 08	*d* 44,108 09
Liverpool & London & Globe	9,834 68	42 02	279 40	10,156 10	*d* 7,403 78
London and Lancashire Life	241,684 35	6,783 21	120,745 56	369,213 12	*e* 319,518 87
London Assurance	None.	None.	None.	None.	*e* 199 96
North British and Mercantile	20,077 05	816 65	5,631 94	26,525 64	*d* 3,179 63
Norwich Union Life	4,397 17	22 14	116 33	4,535 64	*d* 1,008 19
Phœnix, of London	247,024 56	2,655 00	41,500 16	291,179 72	*e* 29,911 87
Royal	69,591 30	2,497 68	79,763 17	151,852 15	*e* 84,524 30
Scottish Amicable	28,225 09	67 06	134 84	28,426 99	*d* 20,614 93
Scottish Provident	None.	None.	47 49	47 49	*e* 5,025 44
Standard	896,946 76	10,293 81	136,588 96	1,043,829 53	*e* 547,530 27
Star	19,905 03	145 64	782 85	20,833 52	*e* 79,258 48
Totals	1,625,317 32	25,984 33	428,431 30	2,079,732 95	*e* 1,161,978 64
American Companies.					
Ætna Life	652,641 86	11,100 49	77,648 56	741,390 91	*e* 193,888 01
Connecticut Mutual	66,253 59	None.	13 98	66,267 57	*d* 35,166 80
Equitable	987,634 89	10,354 94	90,046 22	1,088,036 05	*e* 67,281 45
Germania Life	6,074 29	4 38	50 00	6,128 67	*e* 10,518 93
Metropolitan	851,067 24	48,425 40	1,065,115 10	1,964,607 74	*e* 1,991,364 87
Mutual Life of New York	1,293,238 90	14,131 66	181,717 76	1,489,088 32	*e* 123,240 93
National Life of United States	5,600 00	None.	35 27	5,635 27	*d* 5,336 87
New York Life	1,405,571 71	24,846 75	304,856 85	1,735,275 31	*e* 867,160 18
North Western Mutual	4,571 65	3 89	50 00	4,625 54	*d* 1,583 36
Phœnix Mutual	7,004 15	None.	None.	7,004 15	*e* 14,110 77
Provident Savings	108,166 63	48 35	938 35	109,153 33	*d* 15,759 65
Prudential	208,826 10	13,891 98	659,407 35	882,125 43	*e* 339,728 24
State Life	11,810 76	431 73	2,084 16	14,326 65	*e* 32,995 65
Travelers Insurance Co	247,747 76	6,233 68	52,671 17	306,652 61	*e* 359,348 57
Union Mutual	170,005 88	4,571 74	36,731 23	211,308 85	*e* 126,750 24
United States Life	37,232 83	484 25	4,405 67	42,122 75	*e* 14,680 10
Totals	6,063,448 24	134,529 24	2,475,771 67	8,673,749 15	*e* 4,083,221 26

DETAILS of Life Insurance issued and

—	Amount in Force Jan. 1, 1912.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
Canadian Companies.	$	$	$	$
British Columbia Life	981,195	1,860,358	14,922	None.
Canada Life (Canadian business)	95,728,500	11,875,104	115,567	None.
Capital Life		1,250,660	None.	None.
Confederation (Canadian business)	49,388,619	7,120,333	None.	None.
Continental	7,391,303	2,289,282	43,725	None.
Crown Life	7,683,279	3,739,645	103,476	36,895
Dominion Life	12,230,657	2,907,335	38,500	None.
Excelsior Life—Ordinary	14,838,010	3,390,024	28,500	None.
Excelsior Life—Monthly	83,753	94	5,879	None.
Federal Life (Canadian business)	23,184,260	4,593,443	29,000	None.
Great-West (Canadian business)	66,602,866	22,212,839	584,519	12,055
Home Life	5,895,266	222,900	47,472	None.
Imperial Life (Canadian business)	32,365,049	6,544,248	301,042	None.
London Life—Ordinary	11,010,094	3,532,990	30,755	2,241
London Life—Industrial	9,312,391	4,673,080	26,455	None.
Manufacturers (Canadian business)	47,061,306	10,188,443	594,753	None.
Monarch Life	4,006,145	2,211,160	3,000	None.
Mutual Life of Canada (Canadian business)	70,491,881	11,001,138	107,719	None.
National Life of Can. (Canadian business)	14,377,116	6,339,719	59,011	13,080
North American (Canadian business)	41,527,461	6,442,500	84,929	250,419
Northern Life	7,856,198	2,204,868	13,100	None.
Royal Guardians	3,641,324	341,350	None.	None.
La Sauvegarde	4,652,512	1,701,140	109,000	None.
Security Life	256,500	835,000	None.	None.
Sovereign Life	3,173,064	1,132,692	42,500	3,876
Subsidiary High Court of the A. O. F.	1,966,976	400,383	None.	None.
Sun Life (Canadian business)—Ordinary	80,584,358	17,760,943	139,980	None.
Sun Life (Canadian business)—Thrift	973,257	None.	7,543	None.
Travellers Life of Canada	1,566,937	2,586,060	2,500	None.
Union Life—Ordinary	3,024,151	1,079,644	67,817	None.
Union Life—Industrial	22,092,808	21,590,944	1,331,931	None.
Totals	643,947,236	162,028,320	3,933,595	318,566
British Companies.				
Commercial Union	776,162	15,793	None.	13,746
Edinburgh Life	57,899	None.	None.	None.
Gresham Life		531,307	None.	None.
Life Association of Scotland	564,044	None.	None.	501
Liverpool and London and Globe	110,615	1,947	None.	None.
London and Lancashire Life	13,187,573	2,467,823	90,575	None.
London Assurance	21,038	None.	None.	None.
North British and Mercantile	773,908	125,000	309	275
Norwich Union Life	149,723	None.	None.	None.
Phœnix, of London	6,309,739	1,191,477	746	None.
Royal	5,364,707	1,808,119	3,901	None.
Scottish Amicable	112,525	None.	None.	487
Scottish Provident	76,328	None.	None.	None.
Standard	23,989,379	2,123,802	253,253	None.
Star	305,175	None.	None.	None.
Totals	51,798,815	8,265,268	348,784	15,009

terminated in Canada during the Year 1912.

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender	Lapse.	Change and Decrease	Not Taken	Total Terminated	Gross Amount in force Dec. 31, 1912.
$	$	$	$	$	$	$	$	$
None.	None.	None.	None.	340,434	13,663	242,508	596,605	2,259,870
1,384,660	363,353	210,577	525,024	1,827,296	2,617	711,621	5,025,148	102,694,023
8,000	None.	None.	None.	13,000	None.	33,500	54,500	1,196,160
491,567	415,602	356,695	1,012,727	1,317,422	12,488	519,798	4,126,299	52,382,653
29,500	6,500	23,000	166,140	924,491	6,300	44,795	1,200,726	8,523,584
79,000	3,000	2,500	30,000	999,976	None.	432,940	1,547,416	10,015,879
55,730	21,645	None.	77,135	661,570	67,897	356,160	1,240,137	13,936,355
65,670	14,950	21,000	213,443	891,768	12,600	398,000	1,617,431	16,639,103
1,457	None.	None.	1,993	7,204	None.	None.	10,654	79,072
208,146	64,967	24,000	253,140	1,833,407	3,395	561,500	2,948,555	24,858,148
325,844	68,137	67,678	1,007,840	4,087,739	None.	1,680,577	7,237,815	82,174,464
47,850	6,583	2,000	81,000	471,500	6,584	13,500	629,017	5,536,621
174,636	69,257	49,000	519,546	1,817,438	7,985	715,862	3,353,724	35,856,615
59,646	23,321	5,000	117,121	1,483,163	None.	88,750	1,777,001	12,799,079
118,427	104,732	505	19,403	3,226,578	6,039	None.	3,475,684	10,536,242
372,516	190,703	73,437	666,312	2,492,428	91,627	1,381,023	5,268,046	52,576,456
8,000	None.	28,000	12,000	403,660	128,797	130,500	710,957	5,509,348
452,690	344,351	173,750	1,036,645	1,894,789	4,610	384,650	4,291,485	77,309,254
76,809	4,585	227,000	214,505	1,576,545	None.	346,500	2,445,944	18,342,982
412,402	150,520	222,339	897,899	1,317,470	None.	466,239	3,466,869	44,838,440
44,950	8,000	3,000	89,337	871,768	30,113	19,815	1,066,983	9,007,183
72,324	None.	None.	21,000	358,507	6,604	39,750	497,585	3,485,089
16,500	None.	1,000	156,150	512,600	11,684	101,000	798,934	5,663,718
2,000	None.	None.	None.	14,000	4,000	109,500	127,500	964,000
7,927	None.	83,000	76,680	204,216	None.	130,710	502,533	3,849,599
5,954	None.	None.	33,741	132,161	None.	42,750	214,606	2,152,753
836,300	492,413	87,121	2,219,749	2,192,343	92,553	2,451,682	8,372,161	90,113,120
10,921	5,382	None.	13,323	22,020	434	None.	52,080	928,720
3,500	None.	None.	None.	263,000	22,024	180,000	468,524	3,686,973
19,126	3,000	3 000	30,304	354,966	2,620	543,805	956,821	3,214,791
112,702	53	898	34,780	21,952,848	None.	None.	22,101,281	22,914,402
5,504,754	2,361,054	1 644,500	9,526,937	54,464,307	534,034	12,127,435	86,183,021	724,044,696
20,791	6,580	None.	2,000	None.	None.	None.	29,371	776,330
1,672	None.	None.	None.	None.	None.	None.	1,672	56,227
2,000	None	None.	None.	None.	1,000	7,000	10,000	521,307
66,624	8,482	None.	None.	2,433	None.	None.	77,539	487,006
2,012	None.	None.	None.	None.	917	None.	2,929	109,633
148,952	80,300	53,000	189,094	387,176	4,034	357,599	1,220,155	14,525,816
None.	None.	None.	None.	None.	None.	None.	None.	21,038
28,336	None.	None.	7,570	8,519	None.	1,138	45,563	853,929
3,747	None.	None.	1,206	None.	47,410	None.	52,363	97,360
134,215	50,067	11,500	138,353	115,696	5,210	7,500	462,541	7,039,421
50,643	2,030	22,000	54,398	439,528	57,424	316,500	942,523	6,234,204
21,394	None.	None.	8,862	None.	None.	None.	30,256	82,755
None.	None.	None.	None.	None.	None.	None.	None.	76,328
465,091	288,390	9,500	477,771	489,966	21,103	62,500	1,814,321	24,552,113
8,565	6,964	None.	10,928	974	1,045	None.	28,476	276,699
954,042	442,813	96,000	890,182	1,444,292	138,143	752,237	4,717,709	55,710,166

DETAILS of Life Insurance issued and

—	Amount in Force Jan. 1, 1912.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
American Companies.	$	$	$	$
Ætna Life	19,807,570	1,932,734	23,186	8,085
Connecticut Mutual	970,978	None.	None.	109,646
Equitable	21,419,501	2,636,395	37,694	None.
Germania Life	258,044	None.	None.	89,065
Metropolitan (Ordinary	36,216,885	14,353,899	1,498,785,	318,128
Metropolitan (Industrial	52,216,938	17,742,020	1,333,156	None.
Mutual Life of New York	31,990,480	4,173,724	31,000	43,140
National Life of United States	45,003	None	None.	None.
New York Life	54,113,305	9,216,568	155,030	3,363
North WesternMutual	156,002	None.	None.	None.
Phœnix Mutual	393,436	None.	None.	None.
Provident Savings	2,345,276	7,000	40,000	None.
Prudential (Ordinary	12,914,469	7,271,208	374,250	460,948
Prudential (Industrial	16,563,644	13,030,122	2,051,867	369,673
State Life	1,467,947	9,037	7,000	12,126
Travelers Insurance Co	12,775,614	2,196,474	17,000	14,987
Union Mutual	7,602,627	794,174	14,814	None.
United States Life	1,394,638	108,500	8,000	11,058
Totals	272,652,362	73,471,855	5,591,782	1,440,159

terminated in Canada during the Year 1912—*Concluded.*

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease	Not Taken	Total Terminated	Gross Amount in force Dec. 31, 1912.
$	$	$	$	$	$	$	$	$
262,507	193,776	18,433	254,440	331,083	None.	89,805	1,150,044	20,621,531
64,592	3,000	None.	10,782	5,000	None.	None.	83,374	997,250
354,404	136,098	115,533	484,923	436,493	57,274	208,833	1,793,558	22,300,032
3,500	800	1,000	8,000	None.	None.	1,000	14,300	332,809
174,190	61,228	52,973	1,115,833	3,453,781	None.	2,011,885	6,869,899	45,517,807
406,274	8,512	31,587	200,603	10,277,421	404,699	None.	11,329,096	59,963,018
546,121	221,882	60,406	786,034	1,042,209	None.	None.	2,656,652	33,581,692
4,500	None.	None.	1,100	None.	None.	None.	5,600	39,408
627,790	179,223	391,216	829,400	2,341,276	None.	None.	4,368,905	59,119,301
2,727	None.	None.	None.	None.	949	None.	3,676	152,326
3,000	None.	None.	1,500	None.	None.	None.	4,500	388,936
54,462	28,000	66,000	111,480	40,070	37,727	3,000	340,739	2,051,537
68,703	None.	1,043,139	160,652	1,417,284	None.	1,537,915	4,227,693	16,793,182
129,642	None.	297	2,070	9,450,686	None.	None.	9,582,695	22,432,611
None.	None.	16,000	29,000	71,000	None.	5,000	121,000	1,375,110
110,962	73,428	43,000	159,303	263,984	None.	None.	650,677	14,353,398
111,841	21,810	97,020	96,940	120,547	37,684	12,798	498,640	7,912,975
21,900	1,000	24,073	27,250	58,049	None.	None.	132,263	1,389,933
2,947,115	928,757	1,960,677	4,279,310	29,308,874	538,333	3,870,236	43,833,302	309,322,856

New Policies Issued in Canada 1912.

	Life.		Endowment.		Term and all Other.		Bonus Additions.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
British Columbia Life	777	1,744,032	37	68,500	5	47,826	None.	819	1,860,358
Canada Life (Canadian business)	2,954	7,684,133	940	1,941,780	292	2,231,155	18,036	4,186	11,875,104
Capital Life	394	995,160	154	249,500	2	6,000	None.	550	1,250,660
Confederation (Canadian business)	2,599	5,256,322	1,013	1,373,733	131	464,567	25,711	3,743	7,120,333
Continental Life	960	1,508,282	352	514,500	81	266,500	None.	1,393	2,289,282
Crown Life	1,448	2,984,895	230	384,250	83	370,500	None.	1,761	3,739,645
Dominion Life	1,078	2,288,560	267	484,750	25	127,000	7,025	1,370	2,907,335
Excelsior Life—Ordinary	1,465	2,419,136	441	670,338	84	300,500	50	1,990	3,390,024
Excelsior Life—Monthly	None.	None.	3	94	None.	None.	None.	3	94
Federal Life (Canadian business)	2,082	3,677,613	481	759,862	41	154,500	1,468	2,604	4,593,443
Great-West (Canadian business)	7,665	17,937,515	841	1,703,364	444	2,554,695	17,265	8,950	22,212,839
Home Life	87	143,900	63	78,000	1	1,000	None.	151	222,900
Imperial Life (Canadian business)	2,610	4,923,519	460	849,876	151	767,500	3,353	3,221	6,544,248
London Life—Ordinary	516	419,805	2,775	3,085,185	6	28,000	None.	3,297	3,532,990
London Life—Industrial	8,050	1,215,558	31,035	3,457,522	None.	None.	None.	39,085	4,673,080
Manufacturers (Canadian business)	4,688	8,755,495	773	1,151,314	62	268,100	13,534	5,523	10,188,443
Monarch Life	669	1,783,160	53	132,000	59	296,000	None.	781	2,211,160
Mutual Life of Canada (Canadian business)	3,660	7,442,568	1,385	2,229,353	237	1,315,000	14,218	5,282	11,001,139
National Life of Canada (Canadian business)	1,693	4,415,562	340	684,657	211	1,239,500	None.	2,244	6,339,719
North American (Canadian business)	2,010	4,101,956	773	1,139,420	404	1,190,705	10,419	3,187	6,442,500
Northern Life	1,012	1,443,055	455	663,235	35	98,500	78	1,502	2,204,868
Royal Guardians	438	318,350	29	23,000	None.	None.	None.	467	341,350
La Sauvegarde	593	730,740	651	920,900	23	49,500	None.	1,267	1,701,140
Security Life	544	701,500	88	103,500	6	30,000	None.	638	835,000
Sovereign Life	339	782,192	63	92,500	45	258,000	None.	447	1,132,692
Subsidiary High Court of the A. O. F.	382	329,750	76	69,100	None.	None.	1,533	458	400,383
Sun Life (Canadian business) Ordinary	7,925	15,030,702	1,540	2,568,240	5	33,605	128,336	9,470	17,760,943
Travellers Life of Canada	489	1,327,180	114	304,380	80	954,500	None.	683	2,586,060
Union Life—Ordinary	440	439,260	1,246	640,384	None.	None.	None.	1,686	1,079,644
Union Life—Industrial	34,978	5,722,819	1,072	321,600	72,697	15,546,525	None.	108,747	21,590,944
Totals	92,545	166,522,779	47,750	26,664,837	75,210	28,599,678	241,026	215,505	162,028,320

British Companies.									
Commercial Union	5	12,433	1	1,000	1	1,411	949	7	15,793
Gresham Life	116	348,807	43	92,000	17	90,500	None.	176	531,307
Liverpool and London and Globe	4	1,947	None.	None.	None.	None.	None.	4	1,947
London and Lancashire Life	593	1,746,135	357	602,956	8	118,732	None.	958	2,467,823
North British and Mercantile	17	68,000	19	57,000	None.	None.	None.	36	125,000
Phœnix, of London	126	503,100	81	139,000	38	246,000	303,377	245	1,191,477
Royal	466	1,413,911	97	203,000	39	191,208	None.	602	1,808,119
Standard	405	1,207,500	297	539,282	50	303,000	74,020	752	2,123,802
Totals	1,732	5,301,833	895	1,634,238	153	950,851	378,346	2,780	8,265,268
American Companies.									
Ætna Life	71	409,050	372	694,779	274	828,905	None.	717	1,932,734
Equitable	876	2,023,100	173	208,839	137	366,250	38,206	1,186	2,636,395
Metropolitan—Ordinary	7,268	8,980,290	5,232	4,323,245	264	1,043,900	6,464	12,764	14,353,899
Metropolitan—Industrial	88,227	14,141,513	33,810	3,597,107	34	3,400	None.	122,071	17,742,020
Mutual Life of New York	1,090	2,841,119	159	241,000	153	1,022,345	69,260	1,402	4,173,724
New York Life	3,229	7,959,400	772	1,015,500	40	186,000	55,668	4,041	9,216,568
Provident Savings	4	7,000	None.	None.	None.	None.	None.	4	7,000
Prudential—Ordinary	2,996	3,107,161	938	767,305	1,766	3,393,260	482	5,700	7,271,208
Prudential—Industrial	71,081	9,868,314	23,995	2,910,566	2,113	251,197	45	97,189	13,030,122
State Life	3	7,000	2	2,000	None.	37	None.	5	9,037
Travelers Insurance Co	294	868,314	58	132,111	270	1,194,850	1,199	622	2,196,474
Union Mutual	248	524,720	30	54,500	37	206,500	8,454	315	794,174
United States Life	9	58,500	4	7,000	17	43,000	None.	30	108,500
Totals	175,396	50,795,481	65,545	13,953,952	5,105	8,542,644	179,778	246,046	73,471,855

RECAPITULATION.

Canadian Companies	92,545	106,522,779	47,750	26,664,837	75,210	28,599,678	241,026	215,505	162,028,320
British Companies	1,732	5,301,833	895	1,634,238	153	950,851	378,346	2,780	8,265,268
American Companies	175,396	50,795,481	65,545	13,953,952	5,105	8,542,644	179,778	246,046	73,471,855
Totals	269,673	162,620,093	114,190	42,253,027	80,468	38,093,173	799,150	464,331	243,765,443

Policies in Force in Canada, December 31, 1912.

	Life.		Endowment.		Term and all Other.		Bonus Additions.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
British Columbia Life	847	2,10,088	46	83,500	8	75,282	None.	901	2,259,870
Canada Life (Canadian business)	36,063	75,393,628	9,654	19,273,632	788	4,582,080	3,444,683	46,505	102,694,023
Capital Life	379	952,660	144	237,500	2	6,000	None.	525	1,196,160
Confederation (Canadian business)	23,163	36,707,262	9,587	13,695,278	505	1,716,927	263,186	33,255	52,382,653
Continental Life	4,315	5,681,233	1,803	2,236,651	226	605,700	None.	6,344	8,523,584
Crown Life	4,219	7,592,956	1,100	1,690,525	194	732,398	None.	5,513	10,015,879
Dominion Life	4,959	8,874,135	3,444	4,714,690	56	311,750	35,780	8,459	13,936,355
Excelsior Life—Ordinary	8,360	11,643,559	3,348	4,204,620	260	787,300	3,624	11,968	16,639,103
Excelsior Life—Monthly	338	51,395	305	27,677	None.	None.	None.	643	79,072
Federal Life (Canadian business)	12,983	19,067,191	3,117	4,266,373	634	1,515,450	9,134	16,734	24,858,148
Great West (Canadian business)	31,864	64,717,524	5,780	9,170,152	1,825	8,220,565	66,223	39,469	82,174,464
Home Life	3,010	3,903,501	1,177	1,435,112	132	198,008	None.	4,319	5,536,621
Imperial Life (Canadian business)	13,958	25,899,883	4,367	7,833,044	425	2,112,606	11,082	18,750	35,856,615
London Life—Ordinary	2,183	1,874,093	10,092	10,688,130	109	236,500	356	12,384	12,799,079
London Life—Industrial	29,531	3,673,262	67,550	6,807,550	2,026	55,430	None.	99,107	10,536,242
Manufacturers (Canadian business)	27,514	41,103,124	6,678	9,557,966	768	1,841,403	73,963	34,960	52,576,456
Monarch Life	1,892	4,734,682	126	286,166	140	488,500	None.	2,158	5,509,348
Mutual Life of Canada (Canadian business)	30,784	52,512,001	14,193	21,525,838	896	3,254,200	17,215	45,873	77,309,254
National Life of Canada (Canadian business)	6,801	13,006,477	1,606	2,355,287	643	2,981,218	None.	9,050	18,342,982
North American (Canadian business)	18,106	28,013,634	8,522	11,246,490	1,938	4,304,454	1,273,862	28,566	44,838,440
Northern Life	4,728	6,204,723	1,958	2,485,322	122	317,000	138	6,808	9,007,183
Royal Guardians	1,429	1,924,339	33	28,750	986	1,532,000	None.	2,448	3,485,089
La Sauvegarde	3,118	3,651,447	1,580	1,906,771	60	105,500	None.	4,758	5,663,718
Security Life	637	807,000	107	127,000	6	30,000	None.	750	964,000
Sovereign Life	1,382	2,987,303	356	545,296	61	317,000	None.	1,799	3,849,599
Subsidiary High Court of the A.O.F.	2,163	1,907,838	264	237,850	None.	None.	7,065	2,427	2,152,753
Sun Life (Canadian business)—Ordinary	43,423	69,955,735	13,779	19,073,104	173	448,289	635,992	57,375	90,113,120
Sun Life (Canadian business)—Thrift	1,562	231,385	4,308	565,775	897	131,560	None.	6,767	928,720
Travellers Life of Canada	716	1,994,720	160	394,880	121	1,297,373	None.	997	3,686,973
Union Life—Ordinary	1,449	1,366,145	3,137	1,826,166	18	22,480	None.	4,604	3,214,791
Union Life—Industrial	71,761	9,603,016	17,578	1,888,443	60,315	11,422,943	None.	149,654	22,914,402
Totals	393,637	508,136,939	195,899	160,415,538	74,334	49,649,916	5,842,303	663,870	724,044,696
British Companies.									
Commercial Union	160	586,034	33	115,304	3	12,411	62,581	196	776,330
Edinburgh Life	30	41,470	None.	None.	None.	None.	14,757	30	56,227
Gresham Life	112	338,807	43	92,000	17	90,500	None.	172	521,307

Life Association of Scotland	316	486,237	1	501	1	268	None.	318	487,006
Liverpool and London and Globe	56	59,087	7	17,413	None.	None.	33,133	63	109,633
London and Lancashire Life	3,382	7,868,645	3,998	6,302,877	28	244,132	110,162	7,408	14,525,816
London Assurance	5	17,520	None.	None.	None.	None.	3,518	5	21,038
North British and Mercantile	250	478,071	88	196,287	2	30,000	149,571	340	853,929
Norwich Union Life	86	78,113	5	7,703	None.	None.	11,544	91	97,360
Phœnix, of London	1,661	4,713,622	429	1,287,028	62	358,500	680,271	2,152	7,039,421
Royal	1,822	4,363,892	706	1,312,426	90	445,708	112,178	2,618	6,234,204
Scottish Amicable	34	73,956	None.	None.	None.	None.	8,799	34	82,755
Scottish Provident	26	47,037	None.	None.	None.	None.	29,291	26	76,328
Standard	5,861	13,351,474	5,059	8,167,936	341	1,676,976	1,355,727	11,261	24,552,113
Star	116	164,558	81	87,192	1	3,406	21,543	198	276,699
Totals	13,917	32,668,523	10,450	17,586,667	545	2,861,901	2,593,075	24,912	55,710,166
American Companies.									
Ætna Life	3,847	5,369,443	6,302	10,329,972	2,461	4,921,962	154	12,610	20,621,531
Connecticut Mutual	590	997,250	None.	None.	None.	None.	None.	590	997,250
Equitable	8,205	17,511,458	1,914	3,191,512	536	1,340,340	256,722	10,655	22,300,032
Germania	116	187,282	59	107,536	7	36,098	1,893	182	332,809
Metropolitan—Ordinary	20,405	28,408,164	21,004	14,891,552	1,365	2,183,375	34,716	42,774	45,517,807
Metropolitan—Industrial	221,698	32,728,493	257,762	26,233,881	10,822	1,000,644	None.	490,282	59,963,018
Mutual Life of New York	12,670	25,950,485	2,661	4,245,618	586	2,942,951	442,638	15,917	33,581,692
National Life of the United States	57	39,408	None.	None.	None.	None.	None.	57	39,408
New York Life	24,382	46,644,827	6,564	9,965,188	901	2,300,127	209,159	31,847	59,119,301
North Western Mutual	132	151,326	1	1,000	None.	None.	None.	133	152,326
Phœnix Mutual	423	382,643	3	293	4	6,000	None.	430	388,936
Provident Savings	775	1,219,625	183	311,264	258	520,648	None.	1,216	2,051,537
Prudential—Ordinary	9,433	10,073,995	3,320	2,912,286	1,267	3,803,723	3,178	14,020	16,793,182
Prudential—Industrial	133,981	17,410,145	41,114	4,768,817	2,131	253,519	130	177,226	22,432,611
State Life	169	963,500	19	64,000	16	347,610	None.	204	1,375,110
Travelers Insurance Co	2,734	7,428,004	1,102	2,910,828	1,259	4,007,596	6,970	5,095	14,353,398
Union Mutual	3,469	5,594,372	897	1,350,741	325	909,357	58,505	4,691	7,912,975
United States Life	368	688,053	155	257,201	153	442,144	2,535	676	1,389,933
Totals	443,454	201,748,473	343,060	81,541,689	22,091	25,016,094	1,016,600	808,605	309,322,856

RECAPITULATION.

Canadian Companies	393,637	508,136,939	195,899	160,415,538	74,334	49,649,916	5,842,303	663,870	724,044,696
British Companies	13,917	32,668,524	10,450	17,586,667	545	2,861,901	2,592,588	24,912	55,709,680
American Companies	443,454	201,748,473	343,060	81,541,689	22,091	25,016,094	1,016,600	808,605	309,322,856
Totals	851,008	742,553,936	549,409	259,543,894	96,970	77,527,911	9,152,491	1,497,387	1,089,077,232

AMOUNTS OF INSURANCE EFFECTED IN CANADA DURING THE RESPECTIVE YEARS 1875-1912.

Year.	Canadian Companies.	British Companies.	American Companies.	Total
	$	$	$	$
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	11,855,545	2,833,250	5,423,960	20,112,755
1883	11,883,317	3,278,008	6,411,635	21,572,960
1884	12,926,265	3,167,910	7,323,737	23,417,912
1885	14,881,695	3,950,647	8,332,646	27,164,988
1886	19,289,694	4,054,279	11,827,375	35,171,348
1887	23,505,549	3,067,040	11,435,721	38,008,310
1888	24,876,259	3,985,787	12,364,483	41,226,529
1889	*26,438,358	3,399,313	14,719,266	*44,556,937
1890	23,541,404	3,390,972	13,591,080	40,523,456
1891	21,904,302	2,947,246	13,014,739	37,866,287
1892	25,585,534	3,625,213	15,409,266	44,620,013
1893	28,089,437	2,967,855	14,145,555	45,202,847
1894	28,670,364	3,214,216	17,640,677	49,525,257
1895	27,309,672	3,337,638	13,093,888	44,341,198
1896	26,171,830	2,869,971	13,582,769	42,624,570
1897	30,351,021	2,778,510	15,138,134	48,267,665
1898	35,043,182	3,323,107	16,398,384	54,764,673
1899	42,138,128	3,748,127	21,514,478	67,400,733
1900	38,545,949	3,717,997	26,632,146	68,896,092
1901	38,298,747	3,059,043	32,541,438	73,899,228
1902	45,882,167	3,324,317	31,346,482	80,552,966
1903	55,169,104	3,132,904	33,265,797	91,567,805
1904	59,051,113	3,109,778	36,145,211	98,306,102
1905	67,539,141	3,881,980	34,486,215	105,907,336
1906	62,450,253	4,472,426	28,090,526	95,013,205
1907	61,838,766	3,501,743	25,042,423	90,382,932
1908	69,029,583	3,389,757	27,476,866	99,896,206
1909	79,121,977	3,930,230	48,686,871	131,739,078
1910	90,362,678	4,170,562	58,229,280	152,762,520
1911	110,077,453	5,591,832	61,197,694	176,866,979
1912	141,267,596	7,319,952	70,617,555	219,205,103
Totals	1,400,291,915	127,562,752	781,057,252	2,308,911,919

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1912.

1875	21,957,296	19,455,607	43,596,361	85,009,264
1876	24,649,284	18,873,173	40,728,461	84,250,918
1877	26,870,224	19,349,204	39,468,475	85,687,903
1878	28,656,556	20,078,533	36,016,848	84,751,937
1879	33,246,453	19,410,829	33,616,330	86,273,702
1880	37,838,518	19,789,863	33,643,745	91,272,126
1881	46,041,591	20,983,092	36,266,249	103,290,932
1882	53,855,051	23,329,368	38,857,629	115,042,048
1883	59,213,609	23,511,712	41,471,554	124,196,875
1884	66,519,958	24,317,172	44,616,596	135,453,726
1885	74,591,139	25,930,272	49,440,735	149,962,146
1886	88,181,959	27,225,607	55,908,230	171,315,696
1887	101,796,754	28,163,329	61,734,187	191,694,270
1888	114,034,279	30,003,210	67,724,094	211,761,583
1889	125,125,692	30,488,618	76,348,392	231,963,702
1890	135,218,990	31,613,730	81,599,847	248,424,567
1891	143,368,817	32,407,937	85,698,475	261,475,229
1892	154,709,077	33,692,706	90,708,482	279,110,265
1893	167,475,872	33,543,884	94,602,966	295,622,722
1894	177,511,846	33,911,885	96,737,705	308,161,436
1895	188,326,057	33,341,172	96,590,352	319,257,581

*Including 20 months' business of the Canada Life.

NET AMOUNT OF INSURANCE IN FORCE IN CANADA, 1875-1912—*Concluded.*

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1896	195,303,042	34,837,448	97,660,009	327,800,499
1897	208,655,459	35,293,134	100,063,684	344,012,277
1898	226,209,636	36,606,195	105,708,154	368,523,985
1899	252,201,516	38,025,948	113,943,209	404,170,673
1900	267,151,086	39,485,344	124,433,416	431,069,846
1901	284,684,621	40,216,186	138,868,227	463,769,034
1902	308,202,596	41,556,245	159,053,464	508,812,305
1903	335,638,940	42,127,260	170,676,800	548,443,000
1904	364,640,166	42,608,738	180,631,886	587,880,790
1905	397,946,902	43,809,211	188,578,127	630,334,240
1906	420,864,847	45,655,951	187,740,102	656,260,900
1907	450,573,724	46,462,314	188,487,447	685,523,485
1908	480,266,931	46,161,957	193,087,126	719,516,014
1909	515,415,437	46,985,192	217,956,351	780,356,980
1910	565,667,110	47,816,775	242,629,174	856,113,059
1911	626,770,154	50,919,675	272,530,942	950,220,771
1912	706,661,120	54,489,612	309,114,827	1,070,265,559

PREMIUM INCOME IN CANADA DURING THE RESPECTIVE YEARS 1875-1912.

1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,764	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,026	613,595	1,190,068	3,094,689
1882	1,562,085	674,362	1,308,158	3,544,605
1883	1,652,543	707,468	1,414,738	3,774,749
1884	1,869,100	744,227	1,518,991	4,132,318
1885	2,092,986	803,980	1,723,012	4,619,978
1886	2,379,238	827,848	1,988,634	5,195,720
1887	2,825,119	890,332	2,285,954	6,001,405
1888	3,166,883	928,667	2,466,298	6,561,848
1889	*4,459,595	979,847	2,785,403	*8,224,845
1890	3,921,137	1,022,362	3,060,652	8,004,151
1891	4,258,926	1,030,479	3,128,297	8,417,702
1892	4,729,940	1,088,816	3,251,598	9,070,354
1893	5,156,008	1,073,541	3,403,230	9,632,779
1894	5,435,031	1,079,330	3,394,914	9,909,275
1895	5,702,783	1,137,366	3,452,205	10,292,354
1896	6,075,454	1,137,607	3,389,605	10,602,666
1897	6,598,012	1,174,732	3,443,074	11,215,818
1898	7,107,073	1,210,601	3,676,490	11,994,164
1899	7,805,174	1,276,229	3,957,304	13,038,707
1900	9,373,405	1,372,355	4,261,181	15,006,941
1901	9,133,890	1,346,666	4,709,298	15,189,854
1902	10,048,204	1,415,273	5,614,083	17,077,560
1903	10,882,650	1,435,318	5,922,297	18,240,265
1904	11,959,100	1,473,514	6,536,710	19,969,324
1905	13,947,827	1,500,232	6,632,658	22,080,717
1906	14,093,056	1,583,861	6,687,539	22,364,456
1907	14,963,714	1,567,951	6,612,207	23,143,872
1908	16,081,504	1,546,941	7,069,494	24,697,939
1909	17,438,780	1,590,656	7,476,859	26,506,295
1910	19,952,162	1,580,255	8,239,486	29,771,903
1911	20,736,480	1,680,731	9,202,415	31,619,626
1912	23,542,189	1,768,046	10,401,389	35,711,624
Totals	275,272,976	41,792,651	147,914,,542	464,980,169

*Including 20 months' business of the Canada Life.

ASSESSMENT SYSTEM.

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1912.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates, new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
Canadian Companies.	$		$		$		$	$	$	$
Catholic Mutual Benefit Association	457,520	2,515	2,307,500	24,957	29,924,000	307	452,000	449,201	25,917	None.
Commercial Travellers Mutual Benefit Society	37,896	232	232,000	2,257	2,256,000	34	34,000	31,000	3,000	None.
Independent Order of Foresters (Canadian Business)	1,745,597	14,424	14,342,781	100,249	98,790,643	1,297	1,478,178	1,453,139	184,683	2,921
Woodmen of the World	179,558	2,927	2,285,100	14,401	13,942,744	97	108,000	117,908	19,750	None.
Totals for 1912	2,420,571	20,098	19,167,381	141,864	144,913,387	1,735	2,072,178	2,051,248	233,340	2,921
Totals for 1911	2,354,471	16,779	13,123,500	138,698	139,866,188	1,345	1,747,481	1,681,716	313,626	10,750

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Life and Endowment Department.

—	Total Amount Paid by Members.	Number of Certificates reported taken up.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	Unsettled Claims Including Disability.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
In Canada	1,745,597	14,424	14,342,781	100,249	98,790,643	1,478,178	1,453,139	184,683	2,921
In other Countries	2,490,937	17,272	10,703,998	142,804	142,619,486	1,656,810	1,611,464	232,919	24,434
Totals	4,236,534	31,696	25,046,779	243,053	241,410,129	3,134,988	3,064,603	417,602	27,355

Sick and Funeral Department.

In Canada	276,066	8,270	.....	49,715	.....	207,870	211,062	11,386	3,531
In other Countries	89,800	2,716	.....	15,317	.....	66,618	68,818	2,894	762
Totals	365,866	10,986	.....	65,032	.....	274,488	279,880	14,280	4,293

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES—ASSETS, 1912.

Companies.	Commenced business in Canada.	Real Estate	Loans on Real Estate	Loans on Collaterals.	Bonds and Debentures	Stocks.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Due from Members.	Other Assets.	Total Assets.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association	Feb. 10, 1880	None.	109,000 00	None.	364,227 18	None.	119,776 95	12,923 90	61,380 25	4,116 72	671,425 00
Commercial Travellers Mutual Benefit Society	July 1881	None.	20,640 00	None.	31,527 93	None.	18,721 05	222 70	None.	330 00	71,441 68
Independent Order of Foresters	" 1881	979,547 18	6,644,838 12	1,543,828 97	9,605,591 66	1,188,641 30	641,148 59	214,231 25	None.	36,033 67	20,853,860 74
Woodmen of the World	" 1903	None.	209,770 63	None.	163,977 51	None.	71,139 72	7,234 08	22,453 01	500 00	475,074 95
Totals		979,547 18	6,984,248 75	1,543,828 97	10,165,324 28	1,188,641 30	850,786 31	234,611 93	83,833 26	40,980 39	22,071,802 37

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1912.

Companies.	AMOUNT TERMINATED BY		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
Canadian Companies.	$	$	$
Catholic Mutual Benefit Association	452,000	976,500	1,428,500
Commercial Travellers Mutual Benefit Society	34,000	114,000	148,000
Independent Order of Foresters (Canadian Business)	1,031,293	9,316,748	10,348,041
Woodmen of the World	108,000	878,199	986,199
Totals for 1912	1,625,293	11,285,447	12,910,740
Totals for 1911	1,496,425	9,858,901	11,355,326

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1912.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities not including Reserve.
	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association	25,916 68	2,140 68	469 47	28,526 83
Commercial Travellers Mutual Benefit Society	3,000 00	None.	845 60	3,845 60
*Independent Order of Foresters	463,530 27	5,685 84	784,428 88	1,253,644 99
Woodmen of the World	19,750 00	None.	2,693 98	22,443 98
Totals	512,196 95	7,826 52	788,437 93	1,308,461 40

*Including the sickness and funeral department.

ASSESSMENT LIFE COMPANIES—*Concluded.*

INCOME, 1912.

—	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association	421,945 91	35,574 21	23,779 16	None.	481,299 28
Commercial Travellers Mutual Benefit Society	33,276 20	4,620 00	2,956 01	None.	40,852 21
*Independent Order of Foresters	4,331,140 17	271,259 16	916,499 17	46,528 91	5,565,427 41
Woodmen of the World	154,036 39	25,521 72	20,917 85	6,002 29	206,478 25
Totals	4,940,398 67	336,975 09	964,152 19	52,531 20	6,294,057 15

EXPENDITURE, 1912.

—	Paid to Members	General Expenses.	Total Expenditure	Excess of Income over Expenditure
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association	449,201 23	36,504 90	485,706 13	*d* 4,406 85
Commercial Travellers Mutual Benefit Society	31,000 00	4,505 91	35,505 91	*e* 5,346 30
*Independent Order of Foresters	3,344,483 08	544,289 53	3,888,772 61	*e*1,676,654 80
Woodmen of the World	117,908 35	33,745 21	151,653 56	*e* 54,824 69
Totals	3,942,592 66	619,045 55	4,561,638 21	*e*1,732,418 94

*Including the Sickness and Funeral Department.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, 1910, as at April 30, 1913.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	R. K. Elliot, Secretary, Halifax, N.S.	61,000	59,914	Fire.
Ætna Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal	287,793	268,139	Fire and Automobile.
Ætna Life Insurance Co., Hartford, Connecticut	T. H. Christmas, Chief Agent, Montreal	5,212,893	4,825,127	Life.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	367,433	303,777	Fire, Accident, Sickness and Guarantee.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	25,472	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg	122,247	106,150	Fire and Tornado; limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia.
The American Insurance Company	Conrad S. Riley, Chief Agent, Winnipeg	55,967	51,042	Fire.
American Surety Company of New York	W. H. Hall, Chief Agent, Toronto	100,000	99,500	Guarantee.
Anglo-American Fire Insurance Company	H. H. Beck, Manager, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	389,333	380,244	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Secretary, Toronto	111,574	104,333	Steam Boiler.
The British America Assurance Company	W. B. Meikle, Chief Agent, Toronto	62,400	58,520	Fire.
British Colonial Fire Insurance Company	Theodore Meunier, Managing Director, Montreal	55,000	53,790	Fire.
The British Columbia Life Assurance Company	Sanford S. Davis, General Manager, Vancouver	55,000	54,164	Life.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,000	111,150	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	55,000	52,250	Fire.
Caledonian Insurance Company	John G. Borthwick, Manager, Montreal	367,126	348,870	Fire.
The California Insurance Company	John McLeod, Chief Agent, Vancouver	55,000	50,586	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Secretary, Montreal	91,035	87,418	Accident, Sickness, Plate Glass and Guarantee.
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto	61,000	57,950	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg	55,000	52,250	Fire.
The Canada Weather Insurance Company	Geo. W. Hunt, Chief Agent, Toronto	21,000	20,719	Insurance against injury to property, caused by cyclones, tornadoes, windstorms, frost or hail, except with respect to property in transit on water.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Canadian Casualty and Boiler Insurance Company	John J. Durance, Secretary, Toronto	55,000	52,500	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	70,000	66,500	Fire.
The Canadian Railway Accident Insurance Company	John Emo, Chief Agent, Montreal	75,000	72,270	Accident, Sickness, Burglary, Plate Glass and Automobile.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa	57,194	54,313	Life.
The Central Canada Manufacturers' Mutual Fire Insurance Company	E. P. Heaton, Manager, Toronto	54,000	51,300	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	1,285,700	1,216,506	Fire and Life.
Confederation Life Association	J. K. Macdonald, Managing Director, Toronto.	85,367	75,847	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Dewar & Bethune, Chief Agents, Ottawa	125,000	123,950	Fire.
The Continental Insurance Company	Joseph Rowat, Chief Agent, Montreal	253,000	247,854	Fire.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	55,000	52,894	Life.
The Crown Life Insurance Company	William Wallace, General Manager, Toronto	67,964	65,895	Life.
The Dominion Fire Insurance Company	Robt. F. Massie, President, Toronto	54,965	50,961	Fire.
The Dominion Gresham Guarantee and Casualty Company, Limited	Charles W. Hagar, General Manager, Montreal	135,500	129,290	Burglary, Accident, Sickness, Guarantee & Automobile.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont	60,220	57,825	Life.
The Dominion of Canada Guarantee and Accident Insurance Company	Charles A. Withers, Manager, Toronto	200,740	186,166	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited	Richard I. Griffin, Chief Agent, Montreal	829,202	780,738	Fire, Accident, Guarantee and Sickness.
The Equitable Fire and Marine	J. W. Tatley, Chief Agent, Montreal	124,073	105,035	Fire
*The Equitable Life Assurance Society of the United States	Sergeant P. Stearns, Manager, Montreal	2,213,667	2,042,809	Life.
The Equity Fire Insurance Company of Canada	Wm. G. Brown, Manager, Toronto	55,333	53,069	Fire.
The Excelsior Life Insurance Company	Edwin Marshall, General Manager, Toronto	54,000	52,300	Life.
Factories Insurance Company	Ormsby, Clapp and Anderson, Limited, Chief Agents, Toronto	57,000	51,307	Fire.
The Federal Life Assurance Company of Canada	Alfred N. Mitchell, Assistant General Manager, Hamilton	79,981	75,598	Life.
Fidelity and Casualty Company of New York	Bartholomew Minehan, Chief Agent, Toronto	151,953	137,645	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity-Phenix Fire Insurance Company of New York	A. M. M. Kirkpatrick, Chief Agent, Toronto	350,300	338,776	Fire and Tornado.

Fireman's Fund Insurance Company	John H. Hunter, Chief Agent, Toronto	95,000	82,225	Fire, Inland Transportation and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
Firemen's Insurance Company of Newark, N.J	Benjamin B. Smith, Chief Agent, Winnipeg	54,773	50,833	Fire.
The General Accident Assurance Company of Canada	John J. Durance, Secretary, Toronto	44,459	42,541	Accident and Sickness.
General Accident, Fire and Life Assurance Corporation, Limited	Thomas H. Hall, Chief Agent, Toronto	248,983	238,851	Fire.
The General Animals Insurance Company of Canada	R. A. Leduc, Chief Agent, Montreal	21,000	20,438	Live Stock.
Compagnie d'Assurances Générales contre l'Incendie	Joseph A. Laurin, Chief Agent, Montreal	107,437	98,842	Fire.
German American Insurance Company	John H. Esinhart and Trevor A. Evans, Joint Chief Agents, Montreal	342,007	315,402	Fire.
Germania Fire Insurance Company	Percy Robertson, Chief Agent, Toronto	50,000	50,000	Fire.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	172,333	168,583	Life.
The Great-West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, Man	60,000	57,000	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	75,000	71,844	Life.
The Guarantee Company of North America	Henry E. Rawlings, Chief Agent, Montreal	59,400	56,550	Guarantee.
The Guardian Accident and Guarantee Company	H. M. Lambert, Managing Director, Montreal	132,487	127,780	Accident, Sickness, Guarantee Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng	Hugh M. Lambert, Chief Agent, Montreal	683,133	639,032	Fire.
Hartford Fire Insurance Company, Hartford, Conn	Peter A. McCallum, Chief Agent, Toronto	640,073	606,289	Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft."
The Hartford Steam Boiler Inspection and Insurance Co	H. N. Roberts, Chief Agent, Toronto	45,000	36,765	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Life Association of Canada	J. K. McCutcheon, Managing Director, Toronto	53,500	51,841	Life.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	389,333	362,622	Fire, Automobile and Tornado
The Hudson Bay Insurance Company	Charles E. Berg, Manager, Vancouver	65,976	63,337	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada	E. Willans, Secretary, Toronto	111,000	106,200	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Imperial Life Assurance Company of Canada	J. K. Pickett, Manager, Toronto	242,798	231,846	Life.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agts., Montreal	355,080	330,698	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania	Paul Von Szeliski, Chief Agent, Toronto	124,807	114,506	Fire.
International Casualty Company	F. Carter Cotton, Chief Agent, Vancouver	20,000	19,000	Accident, Sickness and Automobile (limited to the Province of British Columbia).
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.

*This Company has also $3,734,100 vested in Canadian Trustees under the InsuranceAct.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
Law Union and Rock Insurance Co., Limited	J. E. E. Dickson, Manager for Canada, Montreal	273,467	234,096	Fire, Accident and Sickness.
The Liverpool and London and Globe Insurance Company, Limited	J. Gardner Thompson, Mgr. for Canada, Montreal	1,183,183	1,148,372	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson Managing Director, Montreal	56,000	55,903	Fire.
Lloyds Plate Glass Insurance Company of New York	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Chief Agents, Toronto	113,900	109,209	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal	209,583	201,233	Fire and Life.
London Guarantee and Accident Co., Limited	D. W. Alexander, Manager for Canada, Toronto	313,388	302,539	Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	528,096	501,310	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada	Alexander MacLean, Secretary, Toronto	88,719	87,624	Guarantee, Accident, Sickness and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited	Alexander Bissett and Leonard Atkins, Chief Agents, Montreal	138,500	130,801	Life.
The London Mutual Fire Ins. Co. of Canada	Frank D. Williams, Chief Agent, Toronto, Ont.	61,500	58,482	Fire.
London Life Insurance Company	J. G. Richter, Manager, London, Ont.	60,000	53,095	Life.
Loyal Protective Insurance Company	Paul Borup, Chief Agent, Montreal	27,000	25,426	Accident and Sickness insurance among members of the Independent Order of Oddfellows resident in Canada
Lumber Insurance Company of New York	E. D. Hardy, Chief Agent, Ottawa	107,000	100,405	Fire.
The Manufacturers Life Insurance Company	G. A. Somerville, General Manager, Toronto	197,177	185,658	Life.
The Marine Insurance Company, Limited	W. J. G. Thompson, Chief Agent, Halifax	126,533	105,850	Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md	J. William Mackenzie, Chief Agent, Toronto	364,506	338,150	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto	169,461	156,838	Fire.

*Metropolitan Life Insurance Co., New York	John Tilton, Chief Agent, Ottawa	9,024,012	8,419,583	Life.
The Monarch Life Assurance Company	J.W.W. Stewart, Managing Director, Winnipeg.	58,159	51,863	Life.
The Montreal-Canada Fire Insurance Company	A. Champagne, President, Montreal	60,000	57,000	Fire.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal	59,500	58,251	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Managing Director, Waterloo, Ont.	114,000	109,013	Life.
The Mutual Life and Citizen's Assurance Company, Ltd.	Wilfrid Bovey, Chief Agent, Montreal	121,667	114,367	Life.
†The Mutual Life Insurance Co. of New York	Fayette Brown, Manager, Montreal	2,965,227	2,853,591	Life.
National Fire Insurance Co. of Hartford	Smith, Mackenzie & Hall, Chief Agents, Toronto	275,000	262,556	Fire and Tornado.
The National Life Assurance Co. of Canada	A. J. Ralston, Chief Agent, Toronto	55,000	53,500	Life.
The National Provincial Plate Glass and General Insurance Co., Limited	J. H. Ewart, Chief Agent, Toronto	12,167	10,118	Plate Glass.
National Surety Company	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Joint Chief Agents, Toronto	69,000	66,043	Guarantee.
National Union Fire Insurance Co. of Pittsburg, Pa.	Henry J. Richmond, Chief Agent, Toronto	130,047	122,083	Fire and Tornado.
††New York Life Insurance Co.	Percy V. Raven, Chief Agent, Montreal	7,295,617	6,831,712	Life.
The New York Plate Glass Insurance Co.	Geo. W. Pacaud, Chief Agent, Montreal	35,467	31,006	Plate Glass.
Niagara Fire Insurance Company	J. V. Nutter, Chief Agent, Winnipeg	110,000	104,880	Fire and Tornado.
The North American Accident Insurance Company	H. E. Ridout, Chief Agent, Toronto	60,867	55,015	Accident, Sickness and Plate Glass.
North American Life Assurance Co.	L. Goldman, Managing Director, Toronto	61,200	57,950	Life.
The North British and Mercantile Ins. Co.	Randall J. Davidson, Manager, Montreal	1,253,333	1,178,280	Fire and Life.
The North Empire Fire Insurance Company	Donald H. McDonald, President, Winnipeg, Man.	62,073	59,648	Fire.
The North West Fire Insurance Company	Thomas Bruce, Deputy Manager, Winnipeg	53,815	53,292	Fire.
The Northern Assurance Co., Ltd.	Robt. W. Tyre, Manager, Montreal	507,600	451,390	Fire.
The Northern Life Assurance Company of Canada	John Milne, Managing Director, London, Ont.	67,107	64,204	Life.
Northwestern National Insurance Company of Milwaukee, Wis	Guy M. Harris, Chief Agent, Winnipeg	89,507	80,642	Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng	John B. Laidlaw, Chief Agent, Toronto	737,153	676,732	Fire, Accident, Sickness and Plate Glass.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,780	68,910	Life.
The Nova Scotia Fire Insurance Company	Arthur C. Baillie, Manager, Halifax, N.S.	53,000	50,779	Fire.
The Occidental Fire Insurance Company	A. F. Kempton, Secretary, Wawanesa, Man.	55,000	54,175	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neeley, Manager, Toronto	684,967	575,211	Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Limited, Chief Agents, Montreal	132,860	123,560	Insuring postal and express packages in transit in Canada
The Ontario Fire Insurance Company	J. E. Rice, Chief Agent, Calgary	50,500	50,149	Fire.

*This Company has also $3,200,000 vested in Canadian Trustees under the Insurance Act. **This Company has also $2,843,644 vested in Canadian Trustees under the Insurance Act. †This Company has also $4,958,910 vested in Canadian Trustees. under the Insurance Act. ††This Company has also $3,531,224 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Pacific Coast Fire Insurance Co.	Thomas W. Greer, General Manager, Vancouver	58,100	50,985	Fire.
The Palatine Insurance Company, Limited	James McGregor, Chief Agent, Montreal	105,667	100,383	Fire.
‡Phœnix Assurance Co., Limited	R. MacD. Paterson, and J. B. Paterson, General Agents, Montreal	1,326,747	1,209,182	Fire and Life.
The Phœnix Insurance Co., Hartford, Conn	J. W. Tatley, Chief Agent, Montreal	319,000	302,702	Fire.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	18,000	15,344	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company	Robert Hampson & Son, Limited, Chief Agents, Montreal	181,000	165,671	Fire.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	456,167	433,305	Life.
Provincial Insurance Company, Limited	Willis, Faber & Co. of Canada, Limited, Chief Agents, Montreal	115,340	103,421	Fire.
The Prudential Insurance Co. of America	Wm. White, Chief Agent, Montreal	1,714,292	1,620,113	Life.
Quebec Fire Assurance Co	Colin E. Sword, Secretary, Quebec	149,760	146,276	Fire.
Queen Insurance Co. of America	William Mackay, Chief Agent, Montreal	589,523	553,703	Fire, Inland Transportation and Automobile.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	137,221	107,093	Guarantee, Accident, Sickness and Plate Glass.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	109,500	96,133	Life.
de Rimouski, La Compagnie d'Assurance contre l'incendie	Napoleon Bernier, Secretary, Rimouski, P.Q.	55,000	51,680	Fire.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	306,600	244,562	Fire, Accident, Sickness, and Automobile restricted to Burglary or Theft.
The Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal	93,637	90,013	Life and Sickness.
The Royal Insurance Co., Limited	William Mackay, Chief Agent, Montreal	1,969,427	1,861,817	Fire and Life.
La Sauvegarde Life Insurance Company	Philorum Bonhomme, Chief Agent, Montreal	55,000	52,250	Life.
The Scottish Union and National Insurance Co.	Esinhart & Evans, Chief Agents, Montreal	320,644	307,095	Fire.
The Security Life Insurance Company of Canada	Joseph M. Fortier, President, Montreal	57,000	51,108	Life.
The Sovereign Fire Assurance Co., of Canada	H. S. Wilson, Managing Director, Toronto	57,500	50,786	Fire.
The Sovereign Life Assurance Co. of Canada	H. J. Meiklejohn, Managing Director, Winnipeg	52,000	50,000	Life

Springfield Fire and Marine Insurance Co.	Joseph Murphy, Chief Agent, Toronto	247,000	231,903	Fire, Tornado and Sprinkler Leakage.
†The Standard Life Assurance Co.	D. M. McGoun, Manager, Montreal	6,622,844	6,264,184	Life.
The Star Assurance Society	Alf. W. Briggs, Secretary, Toronto	194,180	176,704	Life.
‡The State Life Assurance Co., Indianapolis, Ind.	W. H. Hunter, Chief Agent, Toronto	127,000	121,141	Life.
St. Paul Fire and Marine Insurance Co.	Robt. J. Dale, Chief Agent, Montreal	231,000	216,049	Life and Sickness.
The Subsidiary High Court of the Ancient Order of Foresters	W. Williams, Permanent Secretary, Toronto	58,690	56,499	Fire, Inland Transportation, Tornado and Automobile.
Sun Insurance Office, London, Eng.	H. M. Blackburn, Manager, Toronto	436,297	410,293	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, President, Montreal	64,000	60,800	Life
The Supreme Court of the Independent Order of Foresters	Elliot G. Stevenson, Supreme Chief Ranger, Toronto	100,000	100,000	Life, Disability and Sickness on the Assessment Plan.
The Title and Trust Company	John J. Gibson, Manager, Toronto	77,000	75,989	Title Insurance as defined in Company's Act of incorporation.
The Travelers Indemnity Company Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	109,500	100,530	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile.
*The Travelers Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	879,190	829,104	Life and Accident.
The Travelers' Indemnity Co., of Canada	Frank F. Parkins, Chief Agent, Montreal	81,000	79,379	Accident, Sickness, Steam-Boiler, Automobile and Plate Glass.
The Travelers Life Assurance Company of Canada	George H. Allen, Managing Director, Montreal	55,000	52,599	Life.
Underwriters at American Lloyds	Edgar D. Hardy, Chief Agent, Ottawa	76,900	72,396	Fire and Sprinkler Leakage.
L'Union Compagnie d'Assurance contre l'incendie, Paris, France	Louis Maurice Ferrand, Chief Agent, Montreal	57,900	55,295	Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	212,300	202,420	Fire.
Union Mutual Life Insurance Co. Portland, Maine	Henri E. Morin, Chief Agent, Montreal	1,655,752	1,607,820	Life.
United States Fidelity and Guaranty Co., Baltimore, Md.	Arthur E. Kirkpatrick, Chief Agent, Toronto	200,000	183,745	Guarantee, Accident, Sickness Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York	Lewis A. Stewart, Chief Agent, Toronto	344,073	312,199	Life.
Westchester Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	100,000	96,235	Fire.
The Western Assurance Co.	W. B. Meikle, Managing Director, Toronto	79,220	75,187	Fire and Inland Transportation Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited	P. M. Wickham, Chief Agent, Montreal	365,990	348,492	Fire, Live Stock, Accident, Sickness and Plate Glass

†This Company has also $2,006,549 vested in Canadian Trustees under the Insurance Act.
*This Company has also $2,960,000 vested in Canada Trustees under the Insurance Act.
††This Company has also $54,000 vested in Canadian Trustees under the Insurance Act.
‡This Company has also $1,597,627 vested in Canadian Trustees under the Insurance Act.

NOTE.—The license of the Union Life Assurance Co. has expired and has not been renewed, but the Department understands that negotiations for re-insurance are in progress.

THE following Insurance Companies are registered under "the Insurance Act, 1910" and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World	Clair Jarvis, Chief Agent, London, Ont.
The Commercial Travelers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada	John J. Behan, Chief Agent, Kingston, Ont.

*This order is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "the Insurance Act, 1910", to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal	113,140	107,059	Life.
The Edinburgh Life Assurance Co.	F. W. Kingstone, Chief Agent, Toronto	95,667	93,317	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	175,930	153,599	Life.
National Life Insurance Company of the U. S. of America	Paul P. Powis, Chief Agent, Hamilton	60,000	58,200	Life.
North Western Mutual Life Insurance Company, Milwaukee Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	130,280	130,125	Life.
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	125,000	119,881	Life.
The Scottish Provident Institution	John H. Dunlop, Chief Agent, Montreal	91,000	86,450	Life.

STATEMENT

SHOWING THE MOVEMENT OF SECURITIES DURING THE SIX MONTHS ENDED

DECEMBER 31, 1912.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.

BONDS AND DEBENTURES PURCHASED.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Canada Life	Municipal Debs., 5 and 6 p.c.	94,548 91	96,440 64	Wood, Gundy & Co.
	Guelph School Debs., 5 p.c.	9,000 00	9,000 00	Brent, Noxon & Co.
	Municipal Debs., 5 p.c.	42,500 00	42,239 19	Brent, Noxon & Co.
	Municipal Debs., 5 p.c.	90,101 30	90,101 30	Dominion Securities Corp.
	School Debs., 5 p.c.	24,500 00	24,500 00	Dominion Securities Corp.
	Municipal Debs., 5½ and 6 p.c.	85,035 95	88,930 09	C. H. Burgess & Co.
	P. Burns & Co., 6 p.c. bonds	25,000 00	25,000 00	Dominion Securities Corp.
	North Battleford School Debs., 6 p.c.	10,666 60	11,003 45	C. H. Burgess & Co.
	Wm. Davies Co. Bonds, 6 p.c.	100,000 00	102,000 00	Dominion Securities Corp.
	Granby School Debs., 5 p.c.	60,000 00	60,000 00	Town direct.
	Yorkton School Debs., 5 p.c.	30,000 00	29,609 01	W. A. Mackenzie & Co.
	Gordon, Ironsides & Fares Co., 6 p.c.	100,000 00	99,000 00	Dominion Securities Corp.
Canadian Order of Woodmen of the World	Town of Canora Debs., 5½ p.c.	4,000 00	4,031 60	Burgess & Co.
Capital Life	Town of Kindersley Debs., 6 p.c	7,000 00	7,000 00	C. H. Burgess & Co.
Catholic Mutual Benefit Association	Municipal Debs., 4 p.c.	34,802 44	34,128 79	Ontario Securities Corp.
Confederation Life	Mexican Government Bonds, 5 p.c.	31,000 00	29,760 00	Osler & Hammond.
Continental Life	Municipal Debs., 5 and 5½ p.c.	14,500 00	14,500 00	C. H. Burgess & Co.
	Municipal Debs., 4 and 5 p.c.	22,219 61	21,163 69	Ontario Securities Co.
	Municipal Debs., 5 p.c.	10,000 00	9,810 00	Wood, Gundy & Co.
	Municipal Debs., 4, 5½ and 6 p.c.	27,050 19	25,490 96	Share & Debenture Corp.
Federal Life	Eastern Car Co. Bonds, 6 p.c.	25,000 00	24,625 00	A. E. Ames & Co.
	School District Debs., 6 p.c.	5,950 00	5,950 00	Wood, Gundy & Co.
	Brandon Debs., 5 p.c.	50,000 00	51,400 00	Dominion Securities Corp.
	St. Lawrence Sugar Refineries Bonds, 6 p.c.	25,000 00	25,125 00	A. E. Ames Co.
	Electrical Development Co. of Ontario Bonds, 5 p.c.	25,000 00	23,125 00	Dominion Securities Corp.
	Municipal Debs., 5, 5½ and 6 p.c.	83,138 04	84,761 59	C. H. Burgess & Co.
	P. Burns & Co. Bonds, 6 p.c.	23,000 00	23,000 00	Dominion Securities Corp.
Great West Life	Municipal Debs., 5½ and 6 p.c.	37,700 00	35,875 90	Nay & James.
	Village of Bredenbury Debs., 7 p.c.	5,000 00	5,009 00	Village direct.
	Village of Fort Qu'Appelle Debs. 6 p.c.	3,000 00	2,879 45	Village direct.
	Municipal Debs., 6 and 7 p.c.	9,000 00	8,741 40	Curran Bros.
	School Dist. of Golden Bay Debs., 6 p.c.	700 00	672 50	School District direct.
Imperial Life	Town of Kindersley Debs., 6 p.c.	8,642 95	9,048 60	C. H. Burgess & Co.
	Village of Elkhorn Debs., 5 p.c.	1,500 00	1,430 95	Village direct.
Manufacturers Life	Republic of Cuba, 5 p.c.	1,000 00	1,047 73	Royal Bank, Havana.
	London & Canadian Loan & Agency Co., Debs., 6 p.c.	50,000 00	50,000 00	Company direct.
	Niagara Falls Park & River Railway Co., 5 p.c.	65,000 00	63,401 00	C. H. Burgess & Co.
	School Dist. Debs., 5 to 6¾ p.c.	94,480 00	92,542 26	Nay & James, W. L. McKinnon and Alberta Supply Co.
Mutual Life of Canada	Town of Chilliwack Debs., 5 p.c.	75,000 00	75,000 00	Ontario Securities Co.
	Bannatyne School Dist. Debs., 5 p.c.	35,000 00	35,000 00	J. G. Mackintosh & Co.
	Township of Thorah Debs., 5 p.c.	10,000 00	10,000 00	C. H. Burgess & Co.
	Souris School Dist. Debs., 5 p.c.	37,000 00	37,000 00	Ontario Securities Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par Value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
National Life of Canada	Municipal Debs., 5 and 5½ p.c.	14,750 00	15,170 10	Lyon & Plummer.
	School Dist Debs., 5 p.c.	5,000 00	4,953 55	W. A. MacKenzie & Co.
	Municipal Debs., 5 p.c.	13,016 23	12,894 15	W. A. MacKenzie & Co.
	Municipal Debs., 4½, 5 and 6 p.c.	12,106 52	12,400 29	Burgess & Co.
	Municipal Debs., 5 p.c.	2,016 85	1,971 42	Hanson Bros.
	Municipal Debs., 5 p.c.	1,423 15	1,423 15	H. O'Hara & Co.
	School Dist. Debs., 6 and 6½ p.c.	22,120 00	22,133 20	H. O'Hara & Co.
	Municipal Debs., 5 p.c.	12,354 23	12,312 59	G. A. Stimson & Co.
	Municipal Debs., 4, 5 and 6 p.c.	31,713 17	31,297 17	W. L. McKinnon & Co.
	Municipal Debs., 5 p.c.	7,000 00	7,000 00	Dominion Trust Co.
	Municipal Debs., 4 and 5 p.c.	37,832 87	37,559 02	Brent, Noxon & Co.
	Municipal Debs., 4, 4½ and 5 p.c.	22,536 64	21,550 57	Dominion Securities Corp.
	Municipal Debs., 5 p.c.	4,750 00	4,750 00	Ontario Securities Co.
	Municipal Debs., 5 p.c.	4,000 00	3,916 55	Murray, Mather & Co.
North American Life	Mathews Steamship Co. Bonds, 6 p.c.	45,000 00	43,875 00	Aemilius Jarvis & Co.
	Ontario & Quebec Navigation Co., Bonds, 6 p.c.	125,000 00	123,125 00	Aemilius Jarvis & Co.
Northern Life	Municipal Debs., 6 p.c.	9,000 00	8,934 30	W. L. McKinnon & Co.
	Municipal Debs., 6 p.c.	10,925 24	10,476 50	Continental Life Insurance Co.
Security Life	Municipal Debs., 3½ and 4½ p.c.	57,000 00	53,797 80	C. M. McCuaig & Co.
Subsidiary High Court of the A.O.F.	Town of Meaford Debs., 5 p.c.	8,431 42	8,431 42	A. E. Ames & Co.
	Town of Cranbrook Debs., 5 p.c.	10,000 00	9,790 83	Brent, Noxon & Co.
Sun Life	Asbestos Corp. of Canada, Ltd., Bonds, 5 p.c.	12,500 00	10,000 00	In exchange for Amalgamated Asbestos Bonds on re-organization.
	Auburn Power Co. Bonds, 5 p.c.	43,000 00	36,550 00	Midland Construction Co.
	Banco-Hipotecario de Chile, 7 p.c.	2,200 00	1,953 56	Sidney Thurston.
	Barcelona Traction Light & Power Co. Bonds, 5 p.c. (30 per cent paid)	.....	219,000 00	Dominion Securities Corp.
	Cairo Railway & Light Co., 5 p.c.	50,000 00	42,500 00	Western Railways & Light Co.
	Canadian Cottons, Ltd., 5 p.c.	250,000 00	206,875 00	Royal Securities Corp.
Sun Life	Central Ontario Power Co., 5 p.c.	40,000 00	34,000 00	Midland Construction Co.
	Chicago, Ottawa & Peoria Railway Co., 5 p.c.	5,000 00	4,250 00	Citizens Lighting Co.
	City of Chilliwack Debs., 5 p.c.	62,500 00	53,206 50	F. J. Hart & Co.
	Cobourg Utilities Corp., 5 p.c.	30,000 00	25,500 00	Midland Construction Co.
	Dominion Textile Co., Limited, Series A, C and D, 6 p.c.	34,000 00	33,235 00	Alex. Paterson & Co.
	Eastern Power Co., Ltd., 5 p.c.	180,000 00	153,000 00	Midland Construction Co.
	Galesburg Electric Motor & Power Co., 6 p.c.	169,000 00	169,000 00	Western Railways & Light Co.
	City of Havana, Cuba, 6 p.c.	1,000 00	1,097 81	Royal Bank of Canada.
	Light, Heat & Power Co. of Lindsay, Ont., 5 p.c.	20,000 00	17,000 00	Midland Construction Co.
	Mississippi River Power Co., 5 p.c.	242,424 24	200,000 00	Dominion Securities Corp.
	Napanee Water & Electric Light Co., 5 p.c.	60,000 00	51,000 00	J. G. G. Kerry.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Concluded.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Sun Life	Nipissing Power Co., Ltd., 5 p.c.	451,000 00	383,350 00	$344,705.88 Bonds from Company in exchange for 6 p.c. Bonds. $46,000.00 Bonds, J. G. Kerry. $60,000.00 Bonds from Midland Construction Co. $294.12 Bonds from Electric Power Co.
	Porto Rico Government, 4 p.c.	10,000 00	10,450 00	Lawrence, Turnure & Co.
	Baie de St. Paul, 5½ p.c.	5 66	5 66	Interest added to principal
	Quincy Railway Co., 5 p.c.	200,000 00	180,000 00	Fidelity Trust Co.
	St. Louis Electric Bridge Co., 2½ to 5 p.c.		24,327 68	Difference in interest between 2½-5 p.c. charged to ledger value.
	St. Louis Electric Term. Ry. Co. 2½ to 5 p.c.		17,204 14	
	Seymour Power & Electric Co., 5 p.c.	140,000 00	119,000 00	Midland Construction Co.
	Sidney Electric Power Co., 5 p.c.	90,000 00	76,500 00	Midland Construction Co.
	Springfield & Northeastern Traction Co., Collateral Mtge., 5p.c.	600 00	540 00	Bodell & Co.
	Western Rlys & Light Co., 6p.c.	181,000 00	153,850 00	Company direct.
	Amortization amounts added to ledger value		357 58	
Supreme Court of the I. O. F.	Georgia Railway & Power Co. Bonds, 5 p.c.	1,644,000 00	1,397,650 00	Central Trust Co., N.Y.
	Michigan United Railway, 5 p.c.	706,000 00	600,100 00	Various banks.
	Lake Superior Iron & Chemical Co., Bonds, 6 p.c.	100,000 00	100,0000	Union Trust Co.
Travellers Life of Canada	St. Lawrence Sugar Refineries, 6 p.c.	3,000 00	3,045 00	C. H. McLean.
	St. Lawrence Sugar Refineries, 6 p.c.	5,000 00	5,075 00	Quebec Bond Co.
	Sherwin-Williams Co. of Canada Bonds, 6 p.c.	9,000 00	9,000 00	N. B. Stark & Co.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS PURCHASED.

Company.	Description of Stocks.	Dividend paid in			Par Value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					$ cts.	$ cts.	
Canada Life	Imperial Bank of Canada	11	12	12	30,000 00	60,000 00	By allotment.
	Bank of Nova Scotia	12	13	14	20,000 00	48,000 00	By allotment.
	Standard Bank of Canada	12	12	13	12,500 00	25,000 00	By allotment.
	Bank of Ottawa	10	11	12	600 00	1,200 00	By allotment.
	Huron & Erie Loan & Savings Co	10	10	10	150 00	300 00	By allotment.
	Canada Landed & National Investment Co	8	8	8	600 00	600 00	3rd, 4th and 5th instalments of $10 per share each on 20 shares allotted January 15, 1912.
Confederation Life	Bank of Ottawa	10	11	12	3,200 00	6,400 00	By allotment.
Great West Life	Canada Landed & National Investment Co	8	8	8	2,980 00	2,980 00	2 calls of $10 per share each on 149 shares allotted Jan. 15, 1912.
Home Life	Dominion Permanent Loan Co	6	6	6	15,000 00	15,000 00	Union Life Assurance Co.
Imperial Life	Bank of Ottawa	10	11	12	1,600 00	3,200 00	By allotment.
Manufacturers Life	Imperial Bank of Canada	11	12	12	4,500 00	9,000 00	By allotment.
	Winnipeg Electric Ry. Co	10	10	12	37,500 00	37,500 00	2nd, 3rd and 4th instalments of 25 per cent. each on 500 shares allotted at $100 per share.
	Standard Bank of Canada	12	12	13	5,000 00	10,000 00	By allotment.
	Canadian Pacific Ry	6+1	6½+1	7+3	940 00	1,410 00	By allotment.
	Bank of Nova Scotia	12	13	14	1,600 00	3,840 00	By allotment.
	Bank of Ottawa	10	11	12	800 00	1,600 00	By allotment.
	Huron & Erie Loan & Savings Co	10	10	10	50 00	100 00	By allotment.
	Hamilton Provident & Loan Society	6+1	6+1	7	1,900 00	2,546 00	By allotment.
	London and Canadian Loan & Agency Co	6	6	6	50	63 50	By allotment.
	Canadian Pacific Ry	6+1	6½+1	7+3	150 00	401 12	Brouse, Mitchell & Co.
North American Life	Imperial Bank of Canada	11	12	12	6,400 00	12,800 00	By allotment.
	Standard Bank of Canada	12	12	13	4,450 00	8,900 00	By allotment.
	Bank of Ottawa	10	11	12	4,200 00	8,400 00	By allotment.
Sun Life	Adirondack Electric Power Corporation, Pfd				114,000 00	102,600 00	In part exchange for Hudson River Electric bonds on reorganization.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS PURCHASED—*Concluded.*

Company.	Description of Stocks.	Dividend paid in			Par Value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					$ cts.	$ cts.	
Sun Life	Illinois Traction Co., Pfd.	6	6	6	547,300 00	492,570 00	Illinois Contracting Co.
	Western Railways & Light Co., Pfd.	6	6	6	331,000 00	281,250 00	In exchange for $321,000. debs. of company & 100 shares fr. Royal securities.
	Adirondack Electric Power Common				171,000 00	42,750 00	In part exchange for Hudson River Electric bonds on re-organization.
	Bell Telephone Co.	8	8	8	2,000 00	800 00	Final payment on 20 shares alloted.
	Asbestos Corp. of Canada, Pfd				25,000 00		In part exchange for $50,000.
	Asbestos Corp. of Canada, Common				12,500 00		Amalgamated asbestos bonds on re-organization.
	Levis County Railway Com.				3,300 00		From company as commission for loan.
Supreme Court of the I.O.F.	Standard Bank of Canada	12	12	13	1,775 00	3,550 00	New allotment-Part payment.
Union Life	Sun & Hastings Savings & Loan Co.	6	6	6	200 00	200 00	National Agency Co.
	Dominion Permanent Loan Co.	6	6	6	5,800 00	5,800 00	National Agency Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED.

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Canada Life	Municipal Debs	75,720 19	76,258 37		Matured.
	School Debs	30,445 51	31,224 74		Matured.
	Imperial Rolling Stock Co. Bonds	225,000 00	212,878 79	220,671 90	Dominion Securities Corp.
	Dominion Rolling Stock Co. Bonds	5,837 95	5,837 95		Matured.
	Pertolia Utilities Co. Ltd. Bonds	4,000 00	3,820 00	3,860 00	Redeemed.
	Mathews Steamship Co. Bonds	7,000 00	6,818 75		Matured.
	Toronto Railway Co. Bonds	36,246 66	37,087 21	36,246 66	Redeemed.
	Morrisey, Fernie & Michel Ry. Bonds	6,147 30	6,147 30		Matured.
	Ottawa Electric Co. Bonds	160,000 00	165,599 00	160,000 00	Dominion Securities Corp.
	Montreal Light, Heat & Power Bonds	25,000 00	25,000 00	25,250 00	Dominion Securities Corp.
	Provincial Light, Heat & Power Bonds	29,000 00	29,110 20	29,290 00	Dominion Securities Corp.
	Provincial Light, Heat & Power Bonds	1,000 00	1,008 80	1,050 00	Redeemed.
	Ottawa Electric Co. Bonds	9,000 00	9,315 00	8,977 50	Dominion Securities Corp.
	Lincoln Electric Co. Bonds	6,000 00	5,608 65		Matured.
	Province of Ontario Annuities	446 66	476 41		Matured.
	Linton Apartments Ltd. Bonds	5,000 00	4,500 00	5,049 00	Redeemed.
	Dominion Realty Co. Bonds	21,398 00	21,398 00		Matured.
	Cape Breton Real Estate Co. Bonds	13,135 40	13,135 40		Matured.
Canadian Order of Woodmen of the World	Municipal Debs	6,487 05	6,113 58		Matured.
Capital Life	Municipal Debs	938 88	908 06		Matured.
Catholic Mutual Benefit Association	Municipal Debs	6,388 43	6,516 74		Matured.
	Province of Quebec Bonds	15,000 00	15,000 00		Matured.
Commercial Travellers	Municipal Debs	589 19	603 19		Matured.
Confederation Life	Province of Ontario Annuities	632 99	632 99		Matured.
	Municipal Debs	38,834 54	38,834 54		Matured.
Continental Life	Provincial Light, Heat & Power Bonds	14,000 00	14,295 06	14,295 06	C. H. Burgess & Co.
	Municipal Debs	14,539 56	13,919 35		Matured.
Crown Life	Municipal Debs	11,603 14	12,444 15		Matured.
Dominion Life	Municipal Debs	6,200 60	6,200 60		Matured.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Federal Life.....	St. Lawrence Power Co. Bonds.....	1,500 00	1,616 25	1,575 00	Redeemed.
	Imperial Rolling Stock Co. Bonds.....	9,000 00	9,000 00	.....	Matured.
	Municipal Debs.....	3,354 85	3,354 85	.....	Matured.
	Ottawa Electric Co. Bonds	23,000 00	23,397 58	22,885 00	Dominion Securities Corp.
	Municipal Debs.....	20,000 00	18,731 67	19,800 00	Dominion Securities Corp.
	Province of Manitoba Bonds.....	30,000 00	29,855 43	29,700 00	Dominion Securities Corp.
	Toronto Electric Light Co. Bonds.....	25,000 00	25,000 00	25,000 00	C. H. Burgess & Co.
	Municipal Debs.....	25,000 00	28,467 27	28,400 00	C. H. Burgess & Co.
	Montreal Light, Heat & Power Co. Bonds.....	25,000 00	25,488 02	25,625 00	Dominion Securities Corp.
	Toronto & York Radial Ry. Co. Bonds.....	50,000 00	51,064 10	51,074 00	C. H. Burgess & Co.
	Montreal Light, Heat & Power Co. Bonds.....	25,000 00	25,000 00	25,312 50	C. H. Burgess & Co.
	Provincial Light, Heat & Power Co. Bonds.....	60,000 00	60,600 71	60,750 00	C. H. Burgess & Co.
	Canada Machinery Bonus Stock.....	3,500 00	.....	752 50	Austin, Duncanson & Co.
Great West Life.....	School District Debs.....	4,692 55	4,719 35	.....	Matured.
	Municipal Debs.....	9,555 66	9,403 44	.....	Matured.
Imperial Life.....	Niagara Falls Park and River Railway Co., 1st Mortgage Bonds.....	50,000 00	50,083 96	50,085 00	C. H. Burgess & Co.
	School Debs.....	1,800 00	1,873 29	.....	Matured.
	Corporation Bonds.....	6,910 94	7,035 14	.....	Matured.
	Municipal Debs.....	1,952 29	2,677 08 (Including adjustment of book values.)	.....	Matured.
London Life.....	Municipal Debs.....	2,264 90	2,219 08	.....	Matured.
Manufacturers' Life.	School District Debs.....	63,258 93	65,039 37	.....	Matured.
	Municipal Debs.....	30,906 90	31,516 40	.....	Matured.
	Corporation Bonds.....	1,499 68	1,499 68	.....	Matured.
	Municipal Debs.....	5,000 00	5,022 22	4,775 00	Brouse, Mitchell & Co.
	Electrical Development Co. of Ontario Bonds...	50,000 00	44,847 45	47,282 81	Brouse, Mitchell & Co.
	Consumers' Gas Co. Stock	1,650 00	3,192 42	3,229 53	Brent, Noxon & Co.
	100 shares Tri-City Railway & Light Co.....	10,000 00	9,500 00	9,500 00	Murray, Mather & Co.
	Republic of Cuba 5% External Debt.....	1,000 00	998 60	1,000 00	Drawn.
	School District Debs.....	565,244 68	580,349 77	578,135 46	Osler & Hammond.
	Niagara Falls Park and River Ry. Co. Bonds...	15,000 00	14,631 00	15,000 00	Wood, Gundy & Co.
Mutual Life of Canada.....	Municipal Debs.....	2,024 49	2,035 03	.....	Matured.
National Life of Canada.....	Municipal Debs.....	22,371 30	22,542 06	.....	Matured.
	School District Debs.....	2,120 00	2,325 82	.....	Matured.
	Canada Permanent Mortgage Corporation Stock..	1,080 00	1,353 60	773 60	Jaffray, Cassels &

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STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
North American Life	25 shares Montreal Telegraph	1,000 00	1,757 50	1,466 25	Geo. W. Blaikie & Co.
	57 shares Dominion Telegraph	2,850 00	3,534 00	2,928 38	Geo. W. Blaikie & Co.
	Regina School District Debs	650 00	650 00	.....	Matured.
	Canadian North West Steamship Co. Bonds	3,000 00	2,944 20	.....	Matured.
	Toronto Ry. Co. Bonds	13,000 00	13,000 00	13,000 00	Drawn.
	Municipal Debs	6,434 80	6,434 80	.....	Matured.
Royal Guardians	Municipal Debs	1,190 08	1,241 80	.....	Matured.
La Sauvegarde	Fabrique St. Méthode Debs	1,522 06	1,522 06	.....	Matured.
Sovereign Life	Municipal Debs	1,204 54	1,165 04	.....	Matured.
Subsidiary High Court of the A. O. F.	Municipal Debs	2,967 90	2,951 47	.....	Matured.
Sun Life	Amalgamated Asbestos Corporation Bonds	50,000 00	30,105 80	10,000 00	Exchanged for $12,500 Bonds, $25,000 Preferred and $12,500 Common Stock of Asbestos Corporation of Canada on re-organization of Company.
	Banco Hipotecario de Chile	1,980 00	2,497 68	1,980 00	Redeemed.
	Caja de Credito Hipotecario de Chile	220 00	285 01	220 00	Redeemed.
	Town of Chilliwack, B.C., Debs	9,500 00	9,500 00	.....	Matured.
	Danville Urbana & Champaign Ry. Co. Bonds	1,000 00	862 48	1,000 00	Redeemed.
	City of Havana, Cuba, Debs	1,000 00	1,054 48	1,000 00	Redeemed.
	Hudson River Electric Co. Bonds	285,000 00	177,800 00	145,350 00	Exchanged for 1,140 shares Preferred and 1,710 Common of Adirondack Electric Power Corp.
	Nipissing Power Co. Bonds	300,000 00	293,000 00	293,000 00	Exchanged for $344,705.83 5 p. c. Bonds of Company.
	Quebec Railway Light Heat & Power Co. bonds	20,000 00	17,000 00	15,996 00	John D. Oppe.
	Quincy Horse Railway and Carrying Co. Bonds	140,000 00	140 000 00	.....	Matured.
	Quincy Railway Co. Bonds	100,000 00	90,000 00	90,000 00	Fidelity Trust Co.
	City of St. Henry Debs	1,000 00	1,073 20	1,059 91	Brent, Noxon & Co.
	Springfield & North Eastern Traction Co. 1st Mtg. Bonds	1,000 00	851 15	910 00	Bodell & Co.
	Western Railways & Light Co. Bonds	130,000 00	110,500 00	117,000 00	Company.
	Illinois Traction Co. Preferred Stock	57,300 00	51,568 93	51,739 23	Bodell Co. & Mrs. M. McDonnell.
	Western Railways & Light Co. Bonds	321,000 00	272,850 00	272,850 00	Exchanged for 3,210 shrs. 6 p.c. Preferred Stock of Company.
	Sinking Fund & Sundry School District payments	5,457 51	5,929 80	5,837 53	

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Concluded.*

Company.	Description of Securities	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
	Halifax Electric Tramway Co. Common Stock	30,200 00	30,200 00	48,320 00	Eastern Trust Co.
	Western Railways & Light Co. Preferred Stock	4,100 00	3,485 00	3,485 00	Emily Banks, Dr Geo. Wilkins & Mrs. J. Radford.
Supreme Court of the I.O.F.	Province of Ontario Annuities	457 00	457 00	.....	Matured.
	Municipal Debs	8,879 27	8,886 77	.....	Matured.
	Detroit Sulphite Co. Bonds	15,000 00	15,000 00	.....	Matured.
	Electrical Development Co. Bonds	75,000 00	69,375 00	69,375 00	Dominion Securities Corp
	Independent Lumber Co. Bonds	67,129 71	67,129 71	67,129 71	Company.
	Lamb Watson Lumber Co. Bonds	13,000 00	13,000 00	13,000 00	Company.
	Linton Apartments Bond	5,000 00	5,050 00	5,050 00	Dominion Securities Corporation.
	Rogers Lumber Co. Bonds	11,000 00	11,000 00	.....	Matured.
	R. Simpson Co. Bonds	200,000 00	202,500 00	.....	Matured.
	Chicago & Milwaukee Ry. Co. Bonds	34,162 57	34,162 57	.....	Matured.
	Michigan United Ry. Bond	212,500 00	212,500 00	212,500 00	Investment Registry Limited of London, Eng.
	P. Burns & Co. Bonds	100,000 00	102,500 00	102,500 00	Dominion Securities Corp.
Travellers Life of Canada	Wyagamac Pulp & Paper Co. Bonds	15,000 00	10,902 50	11,580 00	Greenshields & Co.
	Sherwin Williams Co. Bonds	10,000 00	9,900 00	10,000 00	Montreal Securities Corporation.
	Dominion Canners Bonds	1,000 00	1,000 00	1,015 00	McDougall & Cowans.
Union Life	Dominion Permanent Loan Co. Bonds	15,000 00	15,000 00	15,000 00	Home Life Association.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		$ cts.	
Canada Life	N.W. ¼, Sec. 14, Tp. 11, R. 8, W. 2nd Mer.	1,075 88	Mortgage foreclosed.
	N.E. ¼, Sec. 28, Tp. 14, R. 7, W. 2	1,234 45	Mortgage foreclosed.
	S.W. ¼, Sec. 16, Tp. 39, R. 1, W. 3	616 98	Mortgage foreclosed.
	S.E. ¼, Sec. 3, Tp. 20, R. 5, W. 2		
	N.E. ¼, Sec, 26, Tp. 19, R. 5, W. 2	2,657 16	Mortgage foreclosed.
	N.E. ¼, Sec. 18, Tp. 24, R. 13, W. 2	1,327 21	Mortgage foreclosed.
Confederation Life	N.E. ¼, Sec. 26, Tp. 1, R. 30, West 1 P.M. and Lot 12, Block 2, Gainsborough, Sask.	2,145 11	Mortgage foreclosed.
Great West Life	N.E. ¼, Sec. 32, Tp. 32, R. 4, W. 2	1,197 64	Mortgage foreclosed.
	N.E. ¼, Sec. 2, Tp. 19, R. 3, W. 2	1,077 86	Mortgage foreclosed.
	N.W. ¼, Sec. 18, Tp. 6, R. 6, W. 2	1,278 40	Mortgage foreclosed.
	S.W. ¼, Sec. 18, Tp. 19, R. 9, W. 2	1,743 85	Mortgage foreclosed.
	S.E. ¼, Sec. 13, Tp. 19, R. 10, W. 2		
	Lots 2 & 3, Block 2, Holmfield, Manitoba	1,101 80	Sales proceedings abortive.
	N.W. ¼, Sec. 26, Tp. 45, R. 15, W. 3	925 08	Mortgage foreclosed.
Manufacturers Life	No. 19 Wellington St., Toronto	5,000 00 deposited with offer to purchase.	Union Bank of Canada.
Royal Guardians	Additions—No. 227 Sherbrooke St. and 1 Hutchison St., Montreal	8,614 83	
La Sauvegarde	Head Office of Company, Montreal	81,123 07	Spent in construction.
Sun Life	Y.M.C.A., Dominion Square, Montreal	25,032 10	Directors of Y.M.C.A.
	Mansfield Street Lease	8,600 00	"Storr"

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which carried to real estate account.	Value in account.	Price received.	To whom sold.
		$ cts.	$ cts.	cts.$	
Canada Life	S.W. ¼, Sec. 20, Tp. 53, R.18 W. 4	849 10	877 65	3,200 00	F. D. Byers.
	N.E. ¼, Sec. 20, Tp. 53, R.18, W. 4	1,133 88	1,181 92	.....	
Confederation Life	Lot 214, Nos. 25 to 31 Chesterfield Ave., Montreal	22,830 01	16,725 70	18,000 00	P. Finlayson.
	Various properties in North Bay		1 00	1,870 50	Various parties.
	Part of Lot 24 and Lots 70 and 71 St. James St., Montreal	17,665 28	17,665 28	18,000 00	Jas. M. Mitchell.
Great West Life	S.W. ¼, Sec. 28, Tp.4, R.28, W.P.M.	1,410 48	1,410 48	1,410 48	Mrs. Hope Johnston.
	N.E. ¼, Sec. 34, Tp. 1, R. 4, E.P.M.	1,289 52	1,289 52	1,289 52	Mrs. Hope Johnston.
	N.W. ¼, Sec. 10, Tp. 5, R. 3, W. 2	1,526 94	1,692 46	2,000 00	Mr. Griffin, Sr.
	N.E. ¼, Sec. 32, Tp. 32, R. 4, W. 2	1,197 64	1,224 84	1,500 00	R. J. Betts
	S.E. ¼, Sec. 20, Tp. 29, R. 23, W. 2	1,195 04	1,450 00	1,450 00	Michael Tessler
	N.E. ¼, Sec. 2, Tp. 19, R. 3, W. 2	1,077 86	1,100 86	1,550 00	G. L. Wallberg.
	N.W. ¼, Sec. 18, Tp. 6, R. 6, W. 2	1,278 40	1,300 00	1,300 00	Michael Tessler.
	S.W. ¼, Sec. 18, Tp. 19 R. 9, W. 2	1,743 85	2,050 00	2,050 00	Michael Tessler.
	S.E. ¼, Sec. 13, Tp. 19, R10. W. 2				
	Lots 2 & 3, Block 2, Holmfield, Manitoba	1,101 80	1,101 80	1,101 80	Michael Tessler
	N.W. ¼, Sec. 26 Tp.45, R.15 W. 3	925 03	930 03	1,100 00	D. C. McLachlan.
Manufacturers Life	"Mon Repos" Plantation Trinidad & 12 Woodford St. 21 Woodford St., Port of Spain, Trinidad	3,318 40	3,318 40	2,000 00 660 00	P. Caracciolo J. F. Gittens.
	Lot 2, Blk., Plan 694, N. Toronto	1,198 80	411 80	5,340 00	H. Greeff.
La Sauvegarde	Part of 86 & 87, East Division, Montreal, sold previously to July, 1912	.....	.....	17,570 60 on account	R. S. Weir.
Sun Life	Vacant lots at Villeraye	807 28	807 28	3,829 00	J. E. P, Deguire *et al.*
	Small part Barron Farm Property, Lachute	.....	.....	200 00	Mrs. Braney.

COLLATERAL LOANS MADE.

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par Value.	Market Value.
				$ cts.		$ cts.	$ cts.
Canada Life	Alex. Gillespie Estate	Call.	5	800 00	2 shares Standard Bank	100 00	225 00
					3 shares Imperial Bank	300 00	687 00
	Wm. I. Merritt	Call.	6	3,200 00	16 shares Imperial Bank	1,600 00	3,664 00
	J. Kerr Fisken	Call.	5½	400 00	2 shares Imperial Bank	200 00	458 00
	Wood, Gundy & Co	Call.	6	50,000 00	City of Edmonton debentures	21,000 00	21,000 00
					Dominion Power & Transmission Co. bonds.	18,000 00	18,000 00
					Quebec, Montmorency & Charlevoix Ry. Co. bonds	18,000 00	18,000 00
	C. H. Burgess & Co	Call.	5	32,100 00	Village of Bancroft debentures	4,000 00	4,000 00
					Town of Battleford debentures	16,053 00	16,053 00
					Town of North Bay debentures	14,100 00	14,100 00
Confederation Life	Pellatt & Pellatt	Call.	5½	600 00	6 shares Standard Bank	300 00	660 00
Imperial Life	Dr. A. Davidson	Call.	5½	320 00	4 shares Northern Crown Bank	400 00	400 00
	A. E. Ames & Co	Call.	5½	54,500 00	100 shares Mackay common	10,000 00	9,000 00
					100 shares Sao Paulo	10,000 00	25,300 00
					200 shares Rio de Janeiro	20,000 00	30,000 00
Manufacturers Life	Geo. W. Blaikie & Co	Call.	6½	11,000 00	55 shares Dominion Bank	5,500 00	12,375 00
	Pellatt & Pellatt	Call.	6½	120,000 00	250 shares Winnipeg Electric	25,000 00	56,250 00
					50 shares Dominion Bank	5,000 00	11,250 00
					200 shares Dominion Bank	20,000 00	45,000 00
					100 shares Winnipeg Electric	10,000 00	21,600 00
	Ontario Securities Co	Call.	6½	14,400 00	50 shares Dominion Telegraph	2,500 00	2,500 00
	Playfair, Paterson & Co	Call.	6½	35,400 00	Municipal debentures, 5 p.c	16,000 00	15,900 00
					380 shares Richelieu & Ontario Navigation Co	38,000 00	42,775 63
	Dominion Bond Co	Call.	6½	88,000 00	Spanish River Pulp & Paper Mills 6 p.c. bonds	43,000 00	42,140 00
					Canadian Cottons 5 p.c. bonds	20,000 00	17,200 00
					500 shares Spanish River Pulp & Paper Mills.	50,000 00	47,000 00
	Brent, Noxon & Co	Call.	6½	29,875 00	School District debentures	21,060 00	21,043 44
					25 shares Twin City	2,500 00	2,637 50
					50 shares Canadian General Electric	5,000 00	5,850 00
					25 shares Toronto Railway	2,500 00	3,487 50
	G. A. Stimson & Co	Call.	6½	26,200 00	Municipal debentures, 5 p.c	29,092 72	29,092 72
	A. E. Ames & Co	Call.	6½	29,000 00	200 shares Bank of Commerce	10,000 00	22,450 00
					100 shares Twin City	10,000 00	10,550 00
	John Stark & Co	Call.	6½	50,000 00	Municipal debentures, 5 to 6 p.c	57,000 00	57,183 40
	B. P. D. Allingham	Call.	5½	200 00	1 share Imperial Bank	100 00	227 00

COLLATERAL LOANS MADE—*Continued.*

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par Value.	Market Value.
				$ cts.		$ cts.	$ cts.
	Jaffray, Cassels & Biggar	Call.	6½	31,800 00	51 shares Winnipeg Electric	5,100 00	10,965 00
					105 shares Dominion Bank	10,500 00	24,780 00
	Dyment, Cassels & Co	Call.	6½	25,000 00	50 shares Toronto Railway	5,000 00	6,925 00
					200 shares Canadian General Electric	20,000 00	23,050 00
	Brouse, Mitchell & Co	Call.	6½	18,000 00	100 shares Bank of Hamilton	10,000 00	20,500 00
	Canadian Debentures Corporation	Call.	6½	25,000 00	Municipal debentures, 5 p.c	28,000 00	27,370 95
	F. S. Evans	Call.	6	4,500 00	Bell Telephone Co. bonds, 5 p.c	2,000 00	1,990 00
					Municipal debentures, 4½ and 5 p.c	3,000 00	2,808 40
North American Life	Mrs. Mary Bain	Call.	6	2,500 00	25 shares Standard Bank	1,250 00	2,800 00
	Geo. W. Blaikie & Co	Call.	6	2,200 00	11 shares Imperial Bank	1,100 00	2,463 00
	Baillie, Wood & Croft	Call.	6	50 00	1st instal. on 5 shares Standard Bank		
		Call.	5½	25,000 00	178 shares Bank of Commerce	8,900 00	19,958 25
					6 shares Imperial Bank	600 00	1,359 00
					26 shares Standard Bank	1,300 00	2,938 00
					25 shares Toronto Railway	2,500 00	3,587 50
	Playfair, Paterson & Co	Call.	5½	14,675 00	79 shares Bank of Toronto	7,900 00	16,590 00
	A. E. Ames & Co	Call.	5½	26,000 00	100 shares Winnipeg Electric	10,000 00	22,700 00
					50 shares Toronto Railway	5,000 00	7,075 00
Sun Life	Brent, Noxon & Co	10 days' Call.	5-7	50,000 00	Municipal debentures, 5 and 5½ p.c	53,000 00	55,651 75
	Burnett & Co	10 days' Call.	4½-7	75,000 00	Montreal Light, Heat & Power stock	40,000 00	94,800 00
	S. H. Carpenter	Call.	7	6,321 00	Illinois Traction Co. preferred	7,900 00	7,268 00
	L. J. Forget & Co	Call.	4½-7	678,000,00	Montreal Light Heat and Power stock	239,000 00	550,533 75
					Dominion Textile preferred	11,500 00	11,615 00
					Toronto Railway stock	17,500 00	25,375 00
					Bank of Commerce stock	25,000 00	55,500 00
					Canadian Pacific Ry. stock	15,000 00	39,612 50
					Bell Telephone Co. stock	60,000 00	99,344 00
					Dominion Iron & Steel preferred	5,000 00	5,100 00
	Sir R. Forget	Call.	6-7	10,000 00	Quebec Railway Light, Heat & Power bonds.	20,000 00	14,400 00
	Levis County Railway		5½	9,000 00	Additional loan on securities held by National Trust Co. Bonds, $275,080.48, and common stock, $44,861.22 of company		
	McCuaig Bros. & Co	Call.	4½-7	181,000 00	Toronto Railway stock	49,000 00	72,420 00
					Montreal Light, Heat & Power stock	47,000 00	110,615 00
					Sao Paulo Tram. stock	5,000 00	12,800 00

					Dominion Iron preferred	15,000 00	15,600 00
					Illinois Traction preferred	7,500 00	7,050 00
					Lake of the Woods common	2,500 00	3,375 00
					Standard Bank stock	850 00	1,870 00
	C. Meredith & Co	Call.	5–7	150,000 00	Montreal Light, Heat & Power stock	20,000 00	46,200 00
					Bell Telephone Co. stock	12,000 00	18,120 00
					Municipal debentures, 5 p.c	65,000 00	65,000 00
					Montreal Light, Heat & Power stock	25,000 00	58,000 00
	F. Nash & Co	Call.	4½–7	36,500 00	Montreal, Light, Heat & Power stock	12,500 00	29,575 00
					Ogilvie Milling Co. preferred	2,500 00	3,000 00
					Dominion Textile preferred	10,000 00	10,450 00
	H. C. Scott & Co	Call.	4½–7	100,000 00	Montreal Light, Heat & Power stock	35,400 00	76,110 00
					Toronto Railway stock	17,500 00	25,025 00
					Bell Telephone Co. stock	7,500 00	12,375 00
					Illinois Traction Co. preferred	12,100 00	11,132 00
	W. J. Turpin & Co	Call.	4½	25,000 00	Toronto Railway Co. stock	5,000 00	7,175 00
					Montreal Light, Heat & Power Co. stock	10,000 00	21,525 00
Supreme Court of the I. O. F.	Investment Registry		6	100,000 00	Whiting Mfg. Co. 1st mtge. bonds	125,000 00	125,000 00
	C. Kern		6	15,000 00	Kern Brewing Corporation bonds	20,000 00	20,000 00
	Atlanta Power Co		6	50,000 00	Blue Ridge Electric Co. bonds	60,000 00	60,000 00
	Geo. G. Moore		6	121,597 22	Georgia Power Co. bonds	150,000 00	135,000 00

COLLATERAL LOANS REPAID.

Company.	By whom paid.	Amount.	Description of collateral released.	Par value.	Market value.
		$ cts.		$ cts.	$ cts.
Canada Life	Wm. I. Merritt	248 85	None.		
	Geo. A. Somerville	3,000 00	1000 shares Huron & Erie Loan & Savings Co. (20 p.c. paid)	10,000 00	19,500 00
	C. H. Burgess & Co	32,100 00	Municipal debs	34,153 00	34,153 00
	Wood, Gundy & Co	50,000 00	City of Edmonton Debs	21,000 00	21,000 00
			Dominion Power and Transmission Co. bonds	18,000 00	18,000 00
			Quebec, Montmorency & Charlevoix Ry. Co. bonds	18,000 00	18,000 00
	Wm. E. Brown	350 00	Free policy of Equitable Life	924 00	
Confederation Life	Osborne & Francis	17,826 81	85 shares Sao Paulo	8,500 00	19,125 00
	G. Tower Fergusson & Co	21,242 14	75 shares Union Bank	7,500 00	11,125 00
			40 shares Bank of Nova Scotia	4,000 00	10,200 00
			7 shares Imperial Bank	700 00	1,554 00
	Pellatt & Pellatt	23,260 24	31 shares Standard Bank	1,550 00	3,410 00
			15 shares Twin City	1,500 00	1,560 00
			25 shares Rio de Janeiro	2,500 00	3,625 00
			79 shares Dominion Bank	7,900 00	17,923 00
Continental Life	John Watson	10 85	None.		
Imperial Life	John Firstbrook	1,000 00	Metropolitain Bank Stock dividends applied to reduce loan.		
	Dominion Securities Corp.	50,000 00	Bay of Quinte Ry. bonds	20,000 00	19,600 00
			Dominion Iron & Steel bonds	25,000 00	23,625 00
			District of Coquitlam debs	15,000 00	15,450 00
	Aitkin & Ross	750 00	Metropolitan Bank Stock dividends applied to reduce loan		
	A. E. Ames & Co	58,790 20	100 shares Mackay common. 100 shares Sao Paulo. 200 shares Rio de Janeiro	40,000 00	64,300 00
			International Transit Co. bond	3,500 00	3,500 00
			5 shares Winnipeg Electric	500 00	1,290 00
	Wood, Gundy & Co	950 00	Merchants Steamship Co., bonds	1,000 00	1,000 00
Manufacturers Life	Brent, Noxon & Co	29,875 00	School District debs., 5½ to 6¼ p.c.	15,960 00	15,743 44
			50 shares Canadian General Electric	5,000 00	5,875 00
			25 shares Toronto Railway	2,500 00	3,506 25
			25 shares Twin City	2,500 00	3,625 00
			Municipal debs., 6 p.c	5,100 00	5,100 00
	Ontario Securities Corp.	5,400 00	Municipal Debs., 5 p.c	6,000 00	6,000 00
	Geo. W. Blaikie & Co	11,000 00	55 shares Dominion Bank	5,500 00	12,313 13
	A. E. Ames & Co	29,000 00	100 shares Twin City	10,000 00	10,500 00
			200 shares Bank of Commerce	10,000 00	22,000 00
	Dominion Bond Co	65,100 00	500 shares Spanish River Pulp & Paper Mills	50,000 00	47,000 00
			Canadian Cottons Ltd. 5 p.c. bonds	20,000 00	17,200 00
			Spanish River Pulp & Paper Mills 6 p.c. bonds	13,500 00	13,230 00
	Playfair, Paterson & Co	18,800 00	200 shares Richelieu & Ontario Navigation Co	20,000 00	22,400 00
	Pellatt & Pellatt	80,000 00	100 shares Winnipeg Electric	10,000 00	21,600 00
			200 shares Dominion Bank	20,000 00	47,050 00
			40 shares Toronto Railway	4,000 00	5,600 00
			150 shares Dominion Telegraph Co	7,500 00	7,500 00
	John Stark & Co	50,000 00	Municipal debs. 6 p.c	57,000 00	56,464 50

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COLLATERAL LOANS REPAID.

Company.	By whom paid.	Amount.	Description of collateral released.	Par value	Market value.
		$ cts.		$ cts.	$ cts.
North American Life	Geo. W. Blaikie & Co.	2,990 00	20 shares Toronto General Trusts	2,000 00	3,950 00
	Wm. Farrell	40,000 00	805 shares British Columbia Telephone Co.	80,500 00	100,625 00
	Baillie, Wood & Croft	2,504 20	20 shares Standard Bank	1,000 00	2,300 00
	Playfair, Martens & Co.	14,675 00	79 shares Bank of Toronto	7,900 00	16,590 00
	A. E. Ames & Co.	6,000 00	50 shares Toronto Railway	5,000 00	7,100 00
Northern Life	R. A. Fitzgerald	10,020 00	160 shares Imperial Oil	16,000 00	26,720 00
	Flora D. Ogilvie	1,227 40	5 shares Bank of Montreal	500,00	1,228 75
Sun Life	Brent, Noxon & Co.	20,300 00	Cote La Visitation School debs 5½ p. c.	20,000 00	22,651 75
	Burnett & Co.	15,000 00	None.	.....	.....
	L. J. Forget & Co.	335,000 00	Canadian Pacific Railwy stock	2,500 00	6,475 00
			Toronto Railway stock	7,500 00	10,550 00
			Montreal Light Heat & Power Stock	151,000 00	346,700 00
	Sir R. Forget	15,600 00	Canadian Pacific Railway stk.	2,500 00	6,662 50
	J. E. Gaudet & Co.	2,000 00	None.	.....	.....
	D. A. Gordon	2,053 44	None.	.....	.....
	McCuaig Bros & Co.	163,000 00	Toronto Railway stock	34,000 00	47,396 25
			Montreal Light, Heat & Power stock	45,000 00	106,175 00
			Sao Paulo Tramway stock	17,500 00	44,800 00
			Dominion Iron preferred	2,400 00	2,455 00
			Illinois Traction preferred	2,500 00	2,300 00
	C. M. McCuaig & Co.	97,000 00	Montreal Light, Heat & Power stock	2,500 00	5,800 00
			Toronto Railway stock	2,500 00	3,500 00
			Halifax Electric Railway stk.	3,000 00	4,800 00
			Dominion Iron Preferred	4,000 00	4,080 00
			Molsons Bank stock	5,000 00	10,100 00
			Halifax Electric Tramway stk	60,000 00	95,400 00
	McDougall & Cowans	20,000 00	Montreal Light Leat & Power. stock	10,500 00	24,045 00
	C. Meredith & Co.	110,000 00	Lake of the Woods common stock	8,900 00	11,659 00
			Toronto Railway stock	15,000 00	20,850 00
			Bell Telephone Co. stock	10,000 00	16,800 00
			Bank of Commerce stock	11,000 00	24,200 00
			Bank of Montreal stock	5,000 00	12,200 00
			Union Bank of Canada stock	15,000 00	22,500 00
			Municipal Debs	10,000 00	10,000 00
	R. Moat & Co.	40,000 00	Lake of the Woods Common	10,000 00	13,200 00
			Montreal Light Heat & Power Stock	20,000 00	46,600 00
	Northern Illinois Light & Traction Co.	175,160 13	Northern Illinois Lgt. & Traction Co. bonds	193,500 00	173,250 00
	H. C. Scott & Co.	13,000 00	Toronto Railway Stock Co.	8,500 00	11,900 00
			Illinois Traction Co. preferred.	2,000 00	1,840 00
			Lake of the Woods preferred	1,500 00	1,800 00
	Samuel Welsh	8 35	None.	.....	.....
	W. J. Turpin & Co.	25,000 00	Minneapolis St. Paul & Sault Ste. Marie common	10,000 00	15,150 00
			Canadian Pacific Railway stk.	5,000 00	13,800 00
Supreme Court of the I.O.F.	Du Vernet Syndicate	19,590 00	Union Trust Co. stock	19,590 00	32,323 50

Company.	Mortgage Loans.			Policy Loans.		
	Made.	Repaid.	Balance, Dec. 31, 1912.	Made.	Repaid.	Balance, Dec. 31, 1912.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	26,339 95		54,139 95			
Canada Life	2,346,118 85	1,310,395 08	16,856,726 27	657,538 44	327,425 92	6,975,018 69
Canadian Order of Woodmen of the World	35,438 41	9,890 55	209,770 63			
Capital Life	28,000 00	6,000 00	59,800 00			
Catholic Mutual Benefit Association	29,500 00	4,000 00	108,000 00			
Commercial Travellers' Mutual Benefit Society		3,750 00	20,640 00			
Confederation Lif	487,543 15	355,023 68	6,025,526 79	232,515 27	214,004 80	2,283,104 31
Continental Life	52,258 59	18,769 66	389,930 18	22,099 72	10,876 58	111,363 95
Crown Life	8,586 50	28,335 00	428,046 96	25,930 50	9,795 05	169,565 35
Dominion Life	304,540 78	138,085 90	2,298,157 58	31,998 69	15,575 56	171,145 72
Excelsior Life	361,114 00	173,370 95	2,115,176 25	46,306 76	23,589 83	229,742 64
Federal Life	345,687 07	43,215 43	1,614,428 43	94,316 86	53,055 67	628,149 64
Great West Life	1,444,291 58	663,099 68	8,663,081 12	279,648 67	110,609 74	1,454,482 66
Home Life	48,173 72	75,435 84	512,663 72	23,967 22	22,272 10	175,781 86
Imperial Life	749,100 56	281,993 16	5,577,617 68	124,825 01	61,616 13	801,940 14
London Life	359,649 57	221,845 58	3,339,754 48	36,385 12	17,842 02	213,003 24
Manufacturers Life	1,085,309 31	317,025 27	7,770,184 73	371,064 04	232,309 63	2,088,456 93
Monarch Life	52,082 96	27,377 59	286,971 18	1,599 60	1,055 00	5,315 95
Mutual Life of Canada	1,096,487 57	430,207 73	11,051,716 34	437,274 93	317,458 76	2,516,639 88
National Life of Canada				31,165 67	7,889 50	159,753 31
North American Life	658,570 27	365,377 26	4,152,410 80	191,275 27	128,816 93	1,669,229 17
Northern Life	100,155 18	73,004 46	1,022 102 58	30,219 90	21,507 19	151,368 63
Royal Guardians	6,000 00	1,250 00	114,730 00	4,550 88	3,591 86	57,511 72
La Sauvegarde	25,570 60	53,000 00	135,014 40	21,546 34	7,166 46	33,795 75
Sovereign Life	52,060 00	9,547 22	439,717 49	25,335 64	23,096 74	111,811 27
Subsidiary High Court of the A.O.F			1,900 00	2,906 00	1,592 00	11,506 25
Sun Life	527,283 88	67,620 99	2,141,721 83	948,367 08	576,644 00	4,472,370 30
Supreme Court of the I.O.F	157,055 42	502,425 74	3,583,242 50			
Union Life	2,770 29	2,858 50	147,023 25	8,972 88	2,792 20	63,934 51
Totals	10,389,688 21	5,182,905 27	79,120,195 14	3,649,810 49	2,190,583 67	24,554,991 87

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STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the Companies.

BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par Value.	Market Value.
		$ cts.	$ cts.
London and Lancashire Life.....	Westmount School Debs., 5 p.c.....	10,000 00	10,446 00
	Municipal debs., 4½, 5 and 6 p.c.....	42,278 09	42,341 98
New York Life.....	Maisonneuve debs., 4½ p.c.....	31,633 33	30,921 58
Standard Life.....	Central Vermont Railroad bonds, 4 p.c.....	100,000 00	90,000 00
	Sault Ste. Marie Bridge Co. bonds, 5 p.c.....	44,000 00	44,000 00
	St. John Railway Co. bonds, 5 p.c.....	11,500 00	11,385 00
	West India Electric Co. bonds, 5 p.c.....	25,000 00	22,500 00
	London Street Railway bonds, 5 p.c.....	29,000 00	27,550 00
	Halifax Electric Co. bonds, 5 p.c.....	50,000 00	50,000 00
	Montreal Light, Heat & Power bonds, 4½ p.c.	100,000 00	99,500 00
	Toronto Electric Light Co. bonds, 4½ p.c.....	50,000 00	49,000 00
	Union Electric Light & Power Co. bonds, 5 p.c	50,000 00	50,500 00
	Dominion Coal Co. bonds, 5 p.c.....	97,000 00	96,030 00
	Ogilvie Flour Mills Co. bonds, 6 p.c.....	50,000 00	53,000 00
	Keewatin Flour Mills Co. bonds, 6 p.c.....	35,000 00	35,175 00
	Dominion Iron & Steel Co. bonds, 5 p.c.....	25,000 00	23,750 00
	National Breweries Ltd. bonds, 6 p.c.....	25,000 00	25,500 00
	Dominion Textile Co., 6 p.c.....	50,000 00	50,000 00
	Ogilvie Flour Mills Co., 6 p.c.....	10,000 00	10,800 00
	Dominion Canners, 6 p.c.....	25,000 00	25,250 00
	Canada Starch Co., 6 p.c.....	25,000 00	24,750 00
	P. Burns & Co., 6 p.c.....	25,000 00	25,000 00
	Ames Holden Co. bonds, 6 p.c.....	25,000 00	24,625 00
	Montreal Light, Heat & Power bonds, 5 p.c..	25,000 00	25,375 00
	Canada Cement bonds, 6 p.c.....	25,000 00	25,000 00
	Electrical Development Co. bonds, 5 p.c.....	25,000 00	22,687 50
	Dominion Cotton Mills bonds, 6 p.c.....	25,000 00	25,500 00
	Matthews-Laing Co. bonds, 6 p.c.....	50,000 00	50,750 00
	St. Lawrence Sugar Refineries bonds, 6 p.c..	25,000 00	25,250 00
	Gordon, Ironsides & Fares Co. bonds, 6 p.c..	25,000 00	25,000 00
Travelers Ins. Co. of Hartford....	Montreal Board of Trade, 4½ p.c. bonds.....	10,000 00	9,875,00
	City of Victoria, 4 p.c. debs.....	48,666 66	46,156 43

BONDS AND DEBENTURES RELEASED.

London & Lancashire Life.....	Municipal securities, 4½ to 7 p.c.....	21,306 06	36,183 06
Standard Life.....	Montreal Harbour bonds.....	2,000 00	2,000 00
	Municipal debs.....	20,276 69	20,276 69
Travelers Ins. Co. of Hartford....	St. Jean Baptiste School Commissioners debs.	626 46	626 46
	Municipal debs.....	50,656 67	50,656 67

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the Companies.
—*Concluded.*

MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance. Dec. 31, 1912.
	$ cts.	$ cts.	$ cts.
London and Lancashire Life	217,500 00	127,000 68	1,662,382 48
Metropolitan Life	45,000 00	None.	1,238,250 00
New York Life	None.	25,000 00	1,205,000 00
Phœnix Assurance Co	50,141 53	68,977 37	1,466,375 16
State Life	60,000 00	175 00	59,825 09
Totals	372,641 53	221,153 05	5,631,832 64

RATES OF DIVIDENDS TO POLICYHOLDERS

DECLARED DURING THE YEAR OR AT LAST
PREVIOUS ALLOTMENT BY

LIFE INSURANCE COMPANIES.

ANCIENT ORDER OF FORESTERS.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance declared at last previous Allotment.							
		Dividend Period.							
		First period.		Second period.		Third period.		Fourth period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	16 00	4 00	16 00	5 00				
15 Pay Life	24	30 10	6 00						
20 Pay Life	24			24 60	11 00				
	25	25 10	8 00						
10 Year Endowment	20	98 50	29 00						
15 Year Endowment	24	62 12	18 00						
20 Year Endowment	26	44 66	14 00						
Ordinary Life	35	22 75	9 00	22 75	12 00				
15 Pay Life	35	38 80	14 00						
20 Pay Life	35	31 95	12 00						
	38			34 50	19 00				
10 Year Endowment	32	99 71	32 00						
15 Year Endowment	39	64 90	23 00						
20 Year Endowment	37	47 11	18 00						
Ordinary Life	45	32 40	16 00	32 40	22 00				
20 Pay Life	41	37 35	18 00						
Ordinary Life	58	60 95	29 00						

There are no policies issued on the Annual Dividend and Deferred Dividend plans.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment. — Dividend Period. — First period. Prem.	First period. Div.	Second period. Prem.	Second period. Div.	Third period. Prem.	Third period. Div.	Fourth period. Prem.	Fourth period. Div.	Fifth period. Prem.	Fifth period. Div.	†Dividends per $1,000 of insurance declared at December 31, 1909 upon Deferred Dividend Policies completing their Dividend Periods at that date. — †Dividend Period. — 10 years. Prem.	10 years. Div.	*15 years. Prem.	*15 years. Div.	*20 years. Prem.	*20 years. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	23																
	25	21 45	17 67	21 30	20 92	19 65	25 81	19 00	28 68	19 00	31 86			18 55	71 34		
	26																
10 Pay Life	24			46 70	36 40											19 60	122 85
	25					41 35	25 81	36 20	28 68	36 20	31 86						
	26															36 20	124 25
15 Pay Life	21													42 30	108 15		
	25					30 70	25 81			27 90	31 86					25 00	109 63
	26							28 80	29 30					30 70	96 31		
20 "	25	31 65	22 68	30 00	25 10	25 55	25 81	24 10	28 68	24 10	31 86						
10 Year Endowment	25	105 85	40 11													24 10	124 96
15 "	26	68 45	34 45	66 75	50 94												
	28					63 05	48 31										
20 "	25	49 95	29 59			44 30	40 90	42 30	48 31					63 05	201 98		
	26			48 65	38 20											42 30	231 00
Ordinary Life	35	28 10	21 59	27 95	25 79	26 50	31 86	25 70	35 27	25 70	38 87			26 50	96 46		
	36																
10 Pay Life	32	58 00	33 51													26 50	160 19
	34			57 00	44 58												
	35					52 25	31 86	46 70	35 27	46 70	38 87						
15 "	35			43 80	35 70	39 00	31 86	36 30	35 27	36 30	38 87			52 25	136 21	46 70	168 05
	38	48 80	29 18											39 00	123 97		
20 "	35	38 15	25 09	36 95	31 06	32 70	31 86	31 40	35 27	31 40	38 87					39 50	189 06
15 Year Endowment	34															31 40	169 40
	35	70 05	34 60	68 35	52 66	64 35	48 31							64 10	205 92		
20 "	34																
	35	52 05	30 07	50 55	40 24	46 45	41 03	44 45	48 31					46 20	142 94		
																44 45	241 97

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										†Dividends per $1,000 of insurance declared at December 31, 1909 upon Deferred Dividend Policies completing their Dividend Periods at that date.					
		Dividend Period.										†Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		*15 years.		*20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	44															34 70	201 68
	45	39 55	28 35	38 85	34 51	37 40	38 87	35 90	42 48	35 90	46 01			37 40	132 05		
10 Pay Life	43															57 70	216 34
	44							59 00	41 77								
	45									60 40	46 01						
	46					68 90	39 60										
	47			75 85	59 18												
15 "	40															41 80	202 48
	41									42 90	43 19						
	44							46 00	41 77								
	45					50 80	38 87							50 80	167 56		
	46	58 54	34 51														
20 "	42					39 50	36 70										
	44	46 95	29 61														
	45			46 95	39 72											42 60	245 54
	46							43 70	43 19								
10 Year Endowment.	42	108 85	42 74														
	48			109 55	81 35												
15 "	44			71 30	55 60												
	45					68 00	48 31										
	46	74 25	36 62														
	47													69 25	221 95		
20 "	44	56 00	31 81														
	45							49 15	48 31							49 15	264 88
	46			55 80	45 36	51 90	41 38										

Ordinary Life	55	60 05	38 24	58 10	48 41	57 30	46 01	53 90	49 35							57 30	203 44		
	56									56 60	52 63								
10 Pay Life	52	87 85	43 91			81 00	43 89			75 60	50 50								
	55							85 50	49 35										
15 "	51					60 60	43 19												
20 "	50			54 10	45 52														
	51	57 10	34 35																
10 Year Endowment	50			110 70	82 05														
	58	120 85	50 42																
15 "	51															72 45	232 41		
20 "	50					55 65	42 48												

The Company does not issue Annual Dividend Policies.
*Dividends in excess of Hm 3½ per cent reserves.
†The schedule given for Deferred Dividend Policies does not apply to the dividends declared in 1912, but as there are very few of these, the figures represent the dividends of the last large distribution. The 1912 rates of dividends differ from these but slightly.

CONTINENTAL LIFE.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
10 Year Endowment	27												*		†		
10 Pay Life	35											101 85	124 04				
15 "	35											55 25	73 64				
15 Year Endowment	35													36 35	109 70		
15 Pay Life	41													63 35	117 23		
15 Year Endowment	43													44 00	165 20		
10 "	57													66 00	156 36		
												115 50	230 35				

The Company does not issue Annual Dividend Policies.
None of the Quinquennial Dividend Policies have as yet participated.
*Dividends in excess of Om (4) 3½ per cent reserves. †Dividends in excess of Om (4) 4 per cent reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		†15 years.		‡20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24	20 75	15 53														
	25			21 30	28 82	19 50	27 04	17 95	22 39	17 95	24 60					17 95	99 70
10 Pay Life	24									37·10	20 47						
	25											47 60	52 34			38 00	144 14
	26					42 40	30 40										
	28							40 80	19 97								
15 "	21	33 30	11 92														
	23									27 55	19 97						
	26													32 00	71 53		
	28					33 50	38 15										
20 "	25	30 00	14 35	30 00	32 56	26 50	31 08									24 25	128 39
	26							24 85	37 18	24 85	21 50						
15 Year Endowment.	25													63 30	191 06		
20 "	22			48 15	52 92												
	25	48 50	24 25					42 35	40 38								
	26					45 50	57 60							45 50	130 20		
	29															42 20	149 19
Ordinary Life	35			27 95	35 44	26 10	35 70			24 65	33 78					24 65	134 39
	36	28 80	20 82					25 50	31 88					27 00	92 93		
10 Pay Life	34							47 10	23 09					51 00	93 54		
	35															48 25	175 29
	36					53 40	37 81			49 45	27 15						
	40											64 65	87 89				
15 "	34					38 50	45 56										

	35										37 35	26 54						
	37																	
20 "	34			36 15	39 80										41 40	104 71		
	35					33 50	41 00	31 55	46 50								31 55	171 02
	36	37 75	19 90								32 45	27 15						
10 Year Endowment.	39												106 15	186 67				
15 "	34			68 10	74 50	64 80	83 84											
	35														65 00	193 25		
20 "	34	50 30	25 80															
	35					47 50	59 40	44 55	42 87						47 50	134 85	44 55	156 43
	37			51 15	55 90													
Ordinary Life	43			36 10	42 86													
	45							35 85	42 65	35 85	46 23							
	46	40 30	27 21			38 60	49 10								38 60	127 39	37 40	196 84
10 Pay Life	41					60 20	42 04	56 45	27 15									
	44														65 00	135 19		
	46																64 90	234 89
	47												75 85	113 23				
	48			77 60	77 50					68 65	35 05							
15 "	43														48 20	129 64		
	45							49 65	29 68									
	46	56 40	28 35															
	49					57 10	68 75											
20 "	41							37 45	53 10									
	42	43 40	23 55															
	45					43 90	53 28											
	46			48 30	51 88													
10 Year Endowment.	45																44 05	240 26
15 "	46												108 10	188 92				
	47					69 80	87 20								69 20	198 77		
20 "	42	53 20	27 45															
	44																	
	45					52 00	61 80	49 25	45 50						51 30	139 85		
	46																	
Ordinary Life	53			53 20	57 92												50 05	167 11
	54	55 55	37 20															
	56					59 30	70 85	58 30	64 60	53 05	65 15							
	57																	
15 Pay Life	56														62 20	197 35		
20 "	56			65 95	68 48										71 30	217 03		
10 Year Endowment.	54																	
20 "	51			60 60	61 00								113 90	196 31				
	52							57 25	52 75									

*Dividends in excess of O^m (5) 3 per cent reserve. †Dividends in excess of O^m (5) 3½ per cent reserve. ‡Dividends in excess of O^m (5) 4 per cent reserve.
This Company did not issue Annual Dividend policies prior to 1911.

CROWN LIFE.

The only dividend declared was on a 10 year Endowment policy with ten year deferred dividend period, age at issue 29, premium $101.90, dividend $145.00.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	22					17 80	35 63										
	25	21 30	19 27					17 90	42 24								
10 Pay. Life	23							34 20	45 00								
	24											46 70	121 75				
	27	49 50	39 83														
	30											52 60	139 90				
15 "	24	35 10	31 36														
	26													31 20	90 51		
20 "	24			29 45	50 00												
	25	30 00	22 82														
	27					27 00	33 33										
15 Year Endowment	25	66 60	45 01														
20 "	25	48 50	35 59					42 30	103 82								
Ordinary Life	35	27 95	22 68														
	36							25 50	70 00								
	39			30 60	45 00												
	40					32 60	43 25										
10 Pay Life	36													53 25	125 96		
15 "	39							40 60	47 60								
20 "	32							29 00	58 77								
	35	36 95	27 54														
	37					34 80	50 06										
10 Year Endowment	31	104 75	69 43														
	32											104 90	225 43				
15 "	33	67 90	47 44														
20 "	38	50 85	36 96														

	38								45 00	107 31									
	40					46 00	70 02												
Ordinary Life	45	38 85	28 82						35 80	100 06									
10 Pay Life	47	74 85	51 80	74 65	103 00														
15 "	46																		
20 "	47	49 65	37 03													52 10	186 00		
15 Year Endowment	46	72 45	55 12																
20 "	44	54 40	39 47																
Ordinary Life	51																		
	52															47 20	227 33		
	53	53 20	39 79			49 25	107 68												
	54			55 55	75 00														
15 Pay Life	56	74 40	62 78																
10 Year Endowment	55	114 95	70 21																
20 "	54	164 75	51 20																

The Company does not issue Annual Dividend Policies.
*Dividends in excess of H^{m} 3½ per cent reserve.

EXCELSIOR LIFE.

Ordinary Life	25								18 85	11 23				*		*		*	
	28																		
10 Pay Life	22																	20 30	102 65
15 "	25																	35 00	125 34
20 "	25															28 85	85 89		
	29	32 55	18 65															25 15	121 52
15 Year Endowment	28																		
20 "	28															63 25	171 15		
	29	49 20	25 70															44 60	192 41
Ordinary Life	34	27 10	12 20																
	35								25 25	13 82			27 45	30 61					
15 Pay Life	37																		
15 Year Endowment	35															39 40	109 68		
20 "	35	50 55	27 20													64 65	175 20		
Ordinary Life	43	36 10	17 50																
	45																		
	47												38 55	47 85					
15 Year Endowment	46															39 00	122 00		
																69 15	188 05		
Ordinary Life	55								56 35	19 98									

*Dividends in excess of H^{m} 3½ per cent reserves.
The Company does not issue Annual Dividend Policies.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		†15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25															18 40	36 00
10 Pay Life	24															39 20	67 00
20 "	25															25 35	68 00
	26									25 80	14 00						
20 Year Endowment	20															45 30	118 00
Ordinary Life	33									23 30	30 00						
	34															24 05	52 00
	39													28 55	27 00		
	40											32 60	28 00				
10 Pay Life	35															49 15	76 00
15 "	39													41 15	48 00		
20 "	35									31 60	16 00					31 60	76 00
10 Year Endowment	35											102 35	84 00				
15 "	36													66 90	108 00		
	37			68 80	35 00												
Ordinary Life	44													34 60	37 00		
	45							36 10	51 00								
	46									37 60	54 00	40 30	36 00				
10 Pay Life	44											70 70	53 00				
15 "	45													48 50	65 00		
20 "	44									40 50	21 00						
	45															41 75	120 00
15 Year Endowment	44													69 95	121 00		
Ordinary Life	54													53 70	65 00		
	56					59 05	46 00	56 30	70 00								
10 Year Endowment	52											109 85	100 00				

The Company does not issue Annual Dividend Policies.
*Dividends in excess of Hm 3½ per cent reserves. †Dividends in excess of Hm 4 per cent reserves.

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Declared during the Year.				Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.								Dividends per $1,000 of Insurance Declared upon Deferred Dividend Policies Completing their Dividend Periods during the Year.					
		Year of Issue of Policies.				Dividend Period.								Dividend Period.					
		1909.		1906.		First period.		Second period		Third period.		Fourth period.		10 Years.		§15 Years.		§§20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ordinary Life	24							19 20	29 05										
	25					20 80	20 15												
	29	23 10	4 75																
10 Pay Life	24					45 20	31 00												
15 "	26					34 90	25 30												
	27															28 16	111 00		
	28	36 50	5 60																
	30											31 92	39 00						
20 Pay Life	25	28 50	4 35			28 50	21 20												
	26							27 65	31 45									27 65	354 00
10 Year Endowment	21													99 30	148 00				
15 "	22									60 25	62 00								
	23															60 30	279 00		
20 "	21									42 55	52 35								
	23																	42 75	400 00
	25					47 30	30 25	47 20	44 65										
Ordinary Life	34									24 04	43 30								
	35	27 40	5 40			27 40	26 50	26 10	43 15							24 84	162 00		
	37											26 58	59 85						
10 Pay Life	33													49 60	*99 00				
	36											47 34	58 70						
	40									52 06	43 15								
15 Pay Life	34															34 82	169 00		
	36							40 55	46 93										
	37					44 20	33 80												

GREAT-WEST LIFE—*Concluded.*

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 Insurance Declared during the Year.				Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.								Dividends per $1,000 of Insurance Declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Year of Issue of Policies.				Dividend Period.								Dividend Period.					
		1909.		1906.		First period.		Second period		Third period.		Fourth period.		10 Years.		§15 Years.		§§20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c.	$ c.	$ c.	$ c.	$ c.	$c.	$ c.	$ ct.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20 Pay Life	33			33 80	7 40														
	34	34 60	5 70									30 59	56 45					32 93	418 00
	35					35 40	28 25			33 75	71 25								
	38							36 40	46 95										
15 Year Endowment	33															61 60	305 00		
20 "	32	48 70	7 05							44 05	52 45								
	35					49 50	35 35											45 00	437 00
	36																		
Ordinary Life	43							34 70	53 65										
	44											34 60	78 15						
	45					38 30	31 75			36 06	57 80								
	47															39 24	248 00		
10 Pay Life	41					64 50	47 25												
	42													61 55	†123 00				
	46									60 86	48 40								
	49											66 06	62 55						
	50													77 00	‡161 00				
15 Pay Life	44											45 93	51 00						
	47															50 72	273 00		
	49					59 40	41 90												
	50					61 00	42 30												
20 Pay Life	42	41 90	6 40																
	43											39 16	77 65					41 92	550 00
	44							43 20	58 70										

	45					45 40	33 50					41 65	53 85										
10 Year Endowment.	42							103 40	113 00														
	48					106 70	61 05																
	49															107 40	230 00						
15 Year Endowment.	43					69 10	44 70																
	45																	65 25	328 00				
	49									68 05	94 00												
20 Year Endowment.	44					53 40	37 20															48 70	484 00
	45							54 50	69 35														
	46											49 90	114 00										
	49																					52 55	534 00
	50											53 70	114 00										
Ordinary Life	52							51 25	78 82														
	54																						
	55					59 30	48 10											56 45	449 00				
10 Pay Life	51							79 35	93 56														
15 "	52							64 50	78 82														
	54																						
20 Pay Life	55					63 20	44 80											65 25	406 00				
15 Year Endowment.	56																						
	58					84 40	49 30											76 25	395 00				
20 Year Endowment.	51					59 60	38 65																

This company has no Annual Dividend policies in force for years of issue prior to 1906.

*This dividend is the amount which has been paid when the policy has been continued in force and is in excess of a reserve of $425. The difference between this reserve and the Hm3½% reserve, the Company's basis as at Dec, 31, 1911, has been temporarily made up from unallotted surplus.

†This dividend is the amount which has been paid when the policy has been continued in force and is in excess of a reserve of $525. The difference between this reserve and the Hm 3½% reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

‡Dividend in excess of Hm 3½% reserve.

§Dividends paid when policies have been continued in force and in excess of actuaries' 4% reserves. The difference between this reserve and the Hm 3½% reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

§§Dividends in excess of Actuaries' 4% reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		†Fourth period.		†Fifth period.		*10 years.		*15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	20			19 00	23 05												
	28					21 30	28 25										
10 Pay Life	22					38 80	29 63										
15 "	24													30 00	73 65		
	27					32 15	37 58										
20 "	21	27 95	18 62														
15 Year Endowment	29													63 20	167 79		
20 "	26					44 50	52 18										
	27	48 85	27 10														
Ordinary Life	34	27 10	20 14	27 10	31 22												
	36													27 35	78 37		
	38					29 20	39 38										
10 Pay Life	33			55 85	54 56												
	34											57 00	90 64				
	38													56 15	107 37		
15 Pay Life	37													41 00	104 41		
20 "	33	35 35	23 31														
	34					31 85	38 42										
	36			37 75	40 27												
	37													34 45	87 87		
	38											39 50	58 42				
10 Year Endowment	31											104 75	149 55				
	32	104 90	49 29														
15 Year Endowment	32	67 75	34 99														
	35													64 35	169 49		
	37					64 85	74 84										

20 Year Endowment	32	49 80	27 99														
	34													46 20	118 45		
	38					47 45	55 62										
Ordinary Life	45	38 85	28 10											37 40	105 87		
	46					38 95	52 95										
	48			43 50	49 48												
10 Pay Life	46													68 90	135 39		
	47					70 80	50 69										
15 Pay Life	42					46 65	55 76										
	46													52 25	135 39		
20 Pay Life	41					38 35	47 21										
10 Year Endowment	44											107 65	152 30				
15 "	41	70 00	37 25														
	45													68 00	174 73		
20 Year Endowment	45	55 05	33 20														
	46					51 90	61 22										
	47													52 70	132 36		
Ordinary Life	52	51 00	36 97			50 10	69 25										
	54													54 75	153 75		
20 Pay Life	51	55 75	37 83														
10 Year Endowment	54											113 90	158 69				
15 "	52	77 20	44 79														
20 "	51			60 60	54 13												
	55	66 40	43 99														

*Dividends in excess of Hm. 3½% reserves. †None of the Company's policies have completed these periods.
The Company does not issue Annual Dividend Policies.

Kind of Policy.	Age at issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	26					18 90	18 13										
	27	22 40	16 24														
10 Pay Life	26			48 60	41 71												
15 "	22			33 85	31 62												
20 "	26	30 60	17 86	30 60	29 49												
15 Year Endowment.	24			66 50	59 20												
	29	67 25	28 10														
20 "	24	48 35	19 55			42 20	38 52										
Ordinary Life	32					22 60	22 21										
	34			27 10	28 39												
20 Pay Life	37					33 35	32 62										
15 Year Endowment.	32	67 75	28 65														
	36			68 55	60 70												
	37					61 85	60 45										
20 Year Endowment.	32			49 80	39 02												
	36					44 85	41 87										
	38	51 50	22 70														
Ordinary Life	42					32 00	35 54										
15 Year Endowment.	47			73 05	64 25												
Ordinary Life	50					44 75	54 87										
	51			48 95	48 28												
10 Pay Life	51			83 35	68 33												
15 "	53	68 00	37 12														

10 Year Endowment.	54	113 90	61 30																
15 "	52	77 20	40 00																

The Company does not issue Annual Dividend policies. No Deferred Dividend Policies have as yet participated.

MANUFACTURERS LIFE.

General Section.													*		*		†
Ordinary Life	25			21 30	14 30	19 50	14 35			17 95	17 75						
	26	21 85	10 40													17 97	74 32
	27																
	28													20 60	57 00		
10 Pay Life	20											23 00	45 00				
	23													38 05	60 00		
	30											45 85	72 00				
15 Pay Life	24															42 40	93 55
20 Pay Life	24	29 45	14 35			25 50	18 75							30 00	64 00		
	25																
	29			32 55	21 60											24 60	81 14
	30							27 80	18 35								
15 Year Endowment	24																
	25			66 60	41 10									63 75	125 00		
	26					64 05	39 45										
20 Year Endowment	24					46 00	30 25	42 10	32 50								
	25			48 50	31 25												
	26	48 65	17 90													42 25	139 00
Ordinary Life	31																
	35	27 95	13 15	27 95	19 85	26 15	21 35	24 60	19 65	24 65	23 70			23 10	62 00		
10 Pay Life	40			64 65	41 60											24 65	102 31
15 Pay Life	33	42 00	20 50														
	35																
20 Pay Life	34					32 50	23 70							39 00	83 00		
	35	36 95	18 55														
	40															31 20	101 84
10 Year Endowment	35							35 60	23 40								
15 "	34					65 45	40 35					105 40	129 00				
	35	68 35	22 90														
	39			69 35	44 50									65 70	128 00		
20 Year Endowment	32			49 80	33 10												
	34	50 30	19 65														
	35																
	36					48 70	33 25									44 40	146 00
	37																
	38							45 05	34 75					49 40	105 00		

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
General Section—Con.		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	42							31 70	23 15								
	45	38 85	18 15	38 85	26 25	37 10	28 35							37 10	90 00	35 70	147 83
10 Pay Life	41	66 05	31 40														
15 Pay Life	43													47 95	102 00		
20 "	42							37 75	24 90								
	43			44 55	29 90											41 55	143 03
	45																
	47					47 00	30 25										
15 Year Endowment	42	70 40	25 00														
	45													69 45	136 00		
20 Year Endowment	44			54 40	37 40												
	45															49 15	162 00
Ordinary Life	52															48 50	205 72
	56	60 75	25 15					58	30 45 95								
	57			63 55	34 85												
	59					68 55	52 90										
10 Pay Life	55	92 20	41 60														
15 "	55													69 05	147 00		
20 "	53															54 70	197 23
15 Year Endowment	55					78 90	48 70							78 90	154 00		
20 "	51					49 05	37 00										
Abstainers' Section.																	
Ordinary Life	20					17 60	12 70										
	25	21 30	11 85											19 50	68 00	17 97	94 32
	27									19 70	21 65						

15 Pay Life	25	35 75	19 00															
20 "	25	30 00	16 50													24 10	95 14	
15 Year Endowment	21	66 30	21 60															
20 "	23															42 16	171 00	
	24	48 35	19 15	48 35	32 60													
Ordinary Life	32									22 25	25 15							
	33			26 35	20 45			22 95	21 75									
	35					24 58	23 20								26 20	85 00	24 58	127 31
	36	28 80	15 55															
10 Pay Life	40	64 65	32 60															
15 "	39														43 10	224 00		
20 "	35	36 95	20 40														31 52	139 84
	36			37 75	27 50													
15 Year Endowment	35														64 90	147 00		
20 "	33																43 98	179 00
	36					47 70	34 15	44 90	34 85									
	39																	
Ordinary Life	44							34 31	29 45								34 31	177 62
	45	38 85	21 50															
	49														43 70	127 00		
10 Pay Life	42											67 55	119 00					
15 "	45			55 00	37 95													
20 "	41																37 35	173 59
	44	45 70	24 90															
15 Year Endowment	41														64 15	152 00		
	45	71 85	28 65															
20 "	45							49 22	37 10									
Ordinary Life	51																45 30	217 40
	53	53 20	28 10															
	57							59 40	39 20									
	58					65 60	38 95											
15 Year Endowment	55														77 70	173 00		
20 "	52	61 85	31 90															

The Company does not issue Annual Dividend Policies.

*Dividends in excess of Hm. 3½ per cent reserves. † Dividends in excess of Hm. 4 per cent reserves.

Kind of Policy.	Age at Issue	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		†15 years.		‡20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 00	20 63	21 00	25 69	19 40	27 96	18 40	32 27					19 40	96 13	18 40	179 08
10 Pay Life		47 05	29 41	45 70	45 91	40 30	38 33	37 64	42 57					40 30	122 98	37 64	203 43
15 "		35 45	25 41	34 40	36 47	30 60	41 19	28 88	42 57					30 60	122 16	28 88	209 90
20 "		29 80	23 49	28 85	31 74	25 60	34 92	24 68	43 99					25 60	107 04	24 68	201 90
10 Year Endowment		102 90	61 03	100 90	90 55												
15 "		66 00	42 09	64 95	61 29	61 90	82 09							61 90	209 14		
20 "		48 15	33 19	47 40	46 87	44 90	60 35	41 08	74 72					44 90	156 84	41 08	243 54
Ordinary Life	35	27 80	26 24	27 80	33 64	26 00	38 23	24 84	45 13					26 00	123 66	24 84	226 14
10 Pay Life		57 55	36 85	56 50	56 82	50 30	47 52	47 04	53 19					50 30	153 63	47 04	248 52
15 "		43 35	31 46	42 70	45 49	38 40	52 10	36 36	53 19					38 40	153 84	36 36	258 41
20 "		36 60	29 10	36 00	39 88	32 40	44 95	31 28	56 19					32 40	134 29	31 28	248 21
10 Year Endowment		104 30	63 32	102 35	92 12												
15 "		67 70	44 72	66 70	63 84	63 20	82 93							63 20	216 46		
20 "		50 20	36 01	49 60	50 27	46 50	62 50	43 76	77 72					46 50	168 40	43 76	268 55
Ordinary Life	45	38 80	36 18	38 80	47 01	36 90	55 43	36 04	66 83					36 90	172 61	36 04	315 26
10 Pay Life		71 45	48 00	71 05	71 68	64 60	59 55	61 08	66 50					64 60	199 96	61 08	318 85
15 "		54 40	41 32	54 45	59 03	50 00	68 03	48 00	66 50					50 00	203 93	48 00	335 82
20 "		46 45	38 22	46 50	52 71	42 80	60 48	41 96	74 01					42 80	181 35	41 96	330 48
10 Year Endowment		107 00	67 57	105 05	94 32												
15 "		71 20	49 84	70 30	68 86	66 60	85 41							66 60	233 19		
20 "		54 60	41 81	54 25	57 15	51 20	69 29	49 88	84 27					51 20	198 38	49 88	325 93
Ordinary Life	55	57 80	55 61	57 80	71 43	56 50	86 27	56 28	103 40					56 50	277 59	56 28	505 91
10 Pay Life		90 90	67 08	91 80	93 52	86 40	73 88	82 40	81 36					86 40	277 05	82 40	441 70

15 "	71 25	59 55	72 40	81 40	68 80	92 56	66 96	81 36					68 80	293 16	66 96	477 14
20 "	62 85	56 44	63 70	75 48	60 70	87 37	60 52	100 65					60 70	279 24	60 52	501 47
10 Year Endowment.	113 75	78 22	111 90	100 27												
15 "	80 10	62 85	79 50	81 95	76 10	93 68							76 10	288 06		
20 "	65 85	56 60	66 10	74 83	63 40	87 41	64 12	100 13					63 40	272 05	64 12	452 45

* The Company does not issue policies on this plan.
†Dividends in excess of O^m (5) 3½ per cent reserves.
The Company did not issue Annual Dividend policies prior to 1910.

NATIONAL LIFE OF CANADA.

10 Pay Life	22											* 44 00	52 38					
10 Year Endowment.	22											100 70	120 00					
10 Pay Life	40											62 74	92 00					

None of the Quinquennial Dividend Policies have as yet participated. No Annual Dividend Policies have been issued.
*Dividends in excess of H^m 3½ per cent reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		*20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25															18 95	84 46
10 Pay Life	25															40 20	74 21
15 "	25													30 70	40 80		
20 "	24			29 45	41 14												
	25															25 65	74 21
	26	30 60	15 78														
10 Year Endowment	24											103 85	148 00				
15 "	28													64 35	179 00		
	29	67 25	30 83														
20 "	20	48 00	28 28														
	25															46 00	237 00
	27													46 50	125 08		
Ordinary Life	34													25 35	75 09		
	35															25 15	107 84
	39	31 60	19 32														
10 Pay Life	32															46 25	79 79
	39											63 30	107 00				
15 "	32															35 05	79 79
	35													39 00	71 17		
20 "	35	36 95	19 89													31 85	88 99
10 Year Endowment	37											105 75	152 00				
15 "	35													65 70	184 00		
20 "	31	49 60	28 59														
	36													48 70	135 14		
	37															48 50	248 00

Ordinary Life	41	33 70	20 36																			
	43																					
	47																		35 20	123 60		
	49																				39 35	207 14
10 Pay Life	45													45 20	75 00							
	48																		67 10	119 14		
15 "	48													77 60	130 00							
20 "	45																		55 40	142 25		
15 Year Endowment	46																				42 00	153 81
20 "	43	53 75	29 52	53 75	50 35														70 05	206 00		
	44																					
	46																		52 50	125 29		
																					53 45	298 00
Ordinary Life	51																					
	52	51 00	28 55											48 95	81 00						47 05	295 49
	56																					
10 Pay Life	58																		62 35	292 96		
15 Pay Life	57													99 90	166 00							
10 Year Endowment	56																		74 00	246 02		
15 "	51													116 10	170 00							
	59			87 70	81 33														73 95	226 00		

This Company does not issue Annual Dividend Policies.
*Dividends in excess of H^m 3½ per cent reserves.

NORTHERN LIFE.

														*		†					
Ordinary Life	30																				
	35													23 10	31 34						
15 Pay Life	34															25 20	70 00				
	36															36 50	95 15				
15 Year Endowment	36															38 40	103 00				
																63 85	109 57				
10 Year Endowment	42																				
	46													106 05	89 00						
15 "	47													107 75	93 55						
	49															68 50	125 72				
																70 10	133 87				
15 Pay Life	51																				
10 Year Endowment	59															59 30	135 88				
														120 10	102 35						

This Company does not issue Annual or Quinqennial Dividend policies.
*Dividends in excess of O^m (δ) 3½ per cent reserves. †Dividends in excess of H^m 4 per cent reserves.

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance declared during year.							
		Year of Issue of Policies.							
		1909.		1906.		1903.		1900.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	21	21 85	4 70						
	25								
	26								
	28			23 00	5 30				
10 Pay Life	22								
	26								
15 Pay Life	21								
	25								
20 Pay Life	24								
	25	30 00	5 05	30 00	5 75				
	30					36 15	7 95		
15 Year Endowment	24	66 50	8 10						
20 "	23								
	24								
	25								
	26			48 65	8 20				
	27	48 85	6 85						
Ordinary Life	35	27 95	5 70						
	36								
	37			29 70	6 40				
10 Pay Life	31								
	35								
	36	59 50	7 55						
15 Pay Life	33								
	36								
	39								
20 Pay Life	35			36 95	6 85				
	36	37 75	6 05						
15 Year Endowment	32								
	35								
	40								
20 Year Endowment	34	50 30	7 05						
	35								
	36								
Ordinary Life	41							33 70	8 60
	44	37 45	6 85						
	45								
	46			40 30	8 00				
10 Pay Life	42								
	46								
15 Pay Life	42								
20 "	43								
	45	46 95	7 10						
	47			49 65	8 50				
15 Year Endowment	47								
20 "	42								
	45								
	47								
Ordinary Life	54			55 54	10 25				
	55	58 10	9 35						
15 Year Endowment	52			77 20	11 10				
	54								
	55								
	57								
20 Year Endowment	57	70 25	8 95						

LIFE.

QUINQUENNIAL DIVIDENDS PER $1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

Dividend Period.

First period.		Second period.		Third period.		Fourth period.		Fifth period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
21 30	22 10			19 50	24 55	17 85	24 00	17 90	30 15
		21 85	26 70						
								34 65	41 30
						38 00	37 35		
				28 20	33 50				
29 45	22 95	29 45	30 45					25 95	37 40
				26 05	28 20	24 25	33 65	24 20	40 70
		66 50	62 15						
				45 90	57 30				
		48 35	45 20						
48 50	29 60								
						44 40	75 15		
27 95	26 45	27 95	32 35			24 80	35 20	24 80	42 90
				27 00	33 65				
								43 05	46 20
58 20	36 40								
						34 75	43 40		
44 75	31 05								
								46 05	54 10
36 95	27 35	36 95	36 95					31 50	50 05
						32 45	46 70		
		67 75	63 25						
				65 70	84 80				
69 65	40 50								
		50 55	46 90	48 40	59 45	46 30	76 50		
50 85	31 20								
		38 85	41 45	37 10	44 30	36 50	51 55		
40 30	33 80								
								36 90	59 10
						64 35	56 10	57 35	57 10
				46 65	54 95				
		44 45	42 05						
46 95	32 15					42 60	60 20		
		73 10	65 12						
75 30	42 80								
55 05	32 95	55 05	48 80						
				54 90	63 20				
58 10	45 00	58 10	56 70	56 65	63 35	57 45	77 55		
		79 55	67 40						
				78 90	270 15				
83 9[illegible]	46 75								

SUN LIFE.

Kind of Policy.	Age at Issue.	*Dividends per $1,000 of Insurance Declared Upon Deferred Dividend Policies Completing Their Dividend Periods During the Year.					
		Dividend Period.					
		10 Years.		15 Years.		20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25					17 85	125 40
10 Pay Life	23	45 85	42 05				
	25					37 10	55 80
15 "	23			29 35	73 20		
	24					27 65	83 50
20 "	25					24 25	108 40
	26			26 65	92 40		
10 Year Endowment	23	103 80	154 80				
15 "	27			64 20	220 95		
20 Year Endowment	25					44 05	241 25
	27			46 50	154 85		
Ordinary Life	35					24 80	190 55
	40			30 85	156 80		
10 Pay Life	35					47 70	104 35
15 "	32			36 25	99 40		
	35					36 65	149 10
20 Pay Life	35					31 55	176 60
15 Year Endowment	34			65 45	231 05		
20 "	35					46 30	260 10
Ordinary Life	46					38 10	358 50
	48			41 80	214 00		
10 Pay Life	47	75 85	97 05			66 25	229 75
15 "	46			52 35	182 80		
20 "	45					42 60	316 60
10 Year Endowment	45	108 10	161 00				
15 "	45			69 45	265 85		
20 "	42			51 25	189 95		
	45					51 20	330 60
Ordinary Life	56	60 75	102 80	59 30	336 45		
10 Pay Life	59	102 75	170 65				
20 "	52					54 45	520 60
10 Year Endowment	59	120 30	173 00				
15 "	56			80 45	381 30		

*The Deferred Dividends paid in 1912 are, in the case of Policies issued prior to 31st Dec., 1899, the excess of the total cash settlement over the Om (5) 3½ per cent reserves and, in the case of Policies issued since that date, over the higher special reserve voluntarily guaranteed and held by the company egains tsuch Deferred Dividend Policies.

COMMERCIAL UNION.

The last distribution of profits was made on Dec. 31 1912, but the results have not yet been furnished to the Department. These will appear in the full report.

NORTH BRITISH AND MERCANTILE—(CANADIAN BUSINESS.)

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment (1910.)									
		Dividend Period.									
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	29½	.....	.....	.....	.....	.....	.....	42 92	73 08	.....	.....
20 Year Endowment	21	.....	.....	.....	.....	49 20	65 87	.....	.....	.....	.....
Ordinary Life	40	.....	.....	.....	.....	.....	.....	.....	.....	30 56	58 50
20 Pay Life	32	.....	.....	.....	.....	33 05	35 98	.....	.....	.....	.....
	38	.....	.....	.....	.....	.....	.....	.....	.....	37 54	58 84
Endowment at 55	33	45 90	40 03	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary Life	45	36 40	34 16	.....	.....	.....	.....	.....	.....	.....	.....
20 Pay Life	42	41 26	32 06	.....	.....	.....	.....	.....	.....	.....	.....
Endowment at 60	44	66 26	47 59	.....	.....	.....	.....	.....	.....	.....	.....
15 Year Endowment	53	77 29	51 44	.....	.....	.....	.....	.....	.....	.....	.....

Kind of Policy.	Age at Issue.	*Quinquennial Dividends per $1,000 of Insurance Declared at last Previous Allotment (1902). Dividend Period. First period. Prem.	First period. Div.	Second period. Prem.	Second period. Div.	Third period. Prem.	Third period. Div.	Fourth period. Prem.	Fourth period. Div.	Fifth period. Prem.	Fifth period. Div.	Dividends per $1,000 of Insurance declared on Deferred Dividend Policies completing their Dividend Periods during the year. Dividend Period. 15 years. Prem.	15 years. Div	20 years. Prem.	20 years. Div.
		$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	19 27	13 47		13 62		15 56		17 88	19 72	25 65				
10 Pay Life		42 96	13 47		13 62		15 56		17 88						
15 "		31 88	13 47		13 62		15 56		17 88						
20 "		26 53	13 47		13 62		15 56		17 88						
10 Year Endowment		104 55	30 80		37 50										
15 "		65 16	25 20		27 20		37 50								
20 "		46 14	20 72		22 20		27 21		37 50						
Ordinary Life	35	26 58	17 50		17 88		20 52		23 69	26 28	33 40				
10 Pay Life		54 30	17 50		17 88		20 52		23 69						
15 "		40 53	17 50		17 88		20 52		23 69						
20 "		33 96	17 50		17 88		20 52		23 69						
10 Year Endowment		106 14	30 84		37 50										
15 "		67 00	25 24		27 24		37 50								
20 "		48 57	21 08		22 41		27 29		37 50						
Ordinary Life	45	38 67	23 08		23 49		26 72		30 04	37 41	41 78				
10 Pay Life		69 76	23 08		23 49		26 72		30 04						
15 "		52 79	23 08		23 49		26 72		30 04						
20 "		44 98	23 08		23 49		26 72		30 04						
10 Year Endowment		109 02	30 93		37 50										
15 "		70 82	25 62		27 36		37 50								
20 "		53 22	21 91		22 91		27 48		37 50						
Ordinary Life	55	60 18	30 06		30 04		33 42		36 61	59 97	49 18				
10 Pay Life		91 81	30 06		30 04		33 42		36 61						
15 "		71 78	30 06		30 04		33 42		36 61						
20 "		63 36	30 06		30 04		33 42		36 61						
10 Year Endowment		116 37	31 14		37 50										
15 "		80 50	26 50		27 65		37 50								
20 "		65 42	23 73		24 02		27 90		37 50						

Same as Premiums for First Period. (Second period)

Same as Premiums for First Period. (Third period)

Same as Premiums for First Period. (Fourth period)

*No distribution of profits took place as at December 31st, 1907, the whole of the available surplus of the quinquennium being applied in strengthening the reserves and writing down the Associations securities. A distribution has been made as at Dec. 31, 1912, but the figures showing the result thereof are not yet available. This will appear in the full report.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment.									
		*Company's Fund.		*Dividend Period. British Empire Fund.							
		First period.		Second period.		Third period.		Fourth period.		Fifth period.	
		Prem.	Div.	Prem..	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 90	21 67	19 40	27 42	19 40	31 16	19 40	35 45	18 94	40 27
10 Pay Life		52 75	21 67	42 80	27 42	42 80	31 16	42 80	35 45	38 55	40 27
15 "		38 85	21 67	32 10	27 42	32 10	31 16	32 10	35 45	28 87	40 27
20 "		32 15	21 67	26 90	27 42	26 90	31 16	26 90	35 45	24 23	40 271
10 Year Endowment		103 80	68 35	105 00	95 00	.....	.....	.....	.....	.....	.....
15 "		67 25	55 43	66 00	76 41	66 00	95 00	.....	.....	.....	.....
20 "		49 75	45 53	47 30	62 06	47 30	76 45	47 30	95 00	.....	.....
Ordinary Life	35	27 90	27 88	25 30	35 45	25 30	40 27	25 30	45 53	25 16	51 11
10 Pay Life		61 30	27 88	51 50	35 45	51 50	40 27	51 50	45 53	49 55	51 11
15 "		45 40	27 88	38 90	35 45	38 90	40 27	38 90	45 63	37 32	51 11
20 "		37 75	27 88	32 90	35 45	32 90	40 27	32 90	45 53	31 54	51 11
10 Year Endowment		104 20	68 40	105 50	95 00	.....	.....	.....	.....	.....	.....
15 "		68 00	55 69	66 60	76 51	66 60	95 00	.....	.....	.....	.....
20 "		50 90	46 19	48 20	62 52	48 20	76 58	48 20	95 00	.....	.....
Ordinary Life	45	38 05	36 03	36 00	45 53	36 00	51 11	36 00	56 82	35 44	62 44
10 Pay Life		73 25	36 03	65 40	45 53	65 40	51 11	65,40	56 82	64 97	62 44
15 "		55 00	36 03	49 90	45 53	49 90	51 11	49 90	56 82	49 62	62 44
20 "		46 55	36 03	42 90	45 53	42 90	51 11	42 90	56 82	42 60	62 44
10 Year Endowment		106 15	68 52	107 90	95 00	.....	.....	.....	.....	.....	.....
15 "		70 85	56 32	70 00	76 71	70 00	95 00	.....	.....	.....	.....
20 "		54 75	47 75	52 70	63 59	52 70	76 91	52 70	95 00	.....	.....
Ordinary Life	55	55 15	45 73	54 80	56 82	54 80	62 44	54 80	67 79	53 78	72 68
10 Pay Life		89 05	45 73	85 00	56 82	85 00	62 44	85 00	67 79	87 42	72 68
15 "		69 10	45 73	67 10	56 82	67 10	62 44	67 10	67 79	68 91	72 68
20 "		60 70	45 73	59 50	56 82	59 50	62 44	59 50	67 79	61 20	72 68
10 Year Endowment		111 30	68 81	114 20	95 00	.....	.....	.....	.....	.....	.....
15 "		78 25	57 68	78 70	77 11	78 70	95 00	.....	.....	.....	.....
20 "		64 45	50 26	61 00	65 79	64 00	77 40	64 00	95 00	.....	.....

*All Canadian policies issued prior to July 1903 are British Empire; and consequently only one quinquennium has been completed since the issue of policies in the Company's Fund.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment.									
		Dividend Period									
		First period.		Second period.		Third period.		Fourth period.		Fifth period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25			22 08	24 00						
	25½	22 35	22 50								
	26							22 62	31 50		
	29					24 30	31 50			24 30	38 25
20 Pay Life	25	33 50	22 50	33 50	22 88						
20 Year Endowment	26	49 58	47 25								
Ordinary Life	33	26 70	26 63								
	35									28 08	45 38
	40							32 04	42 75		
20 Pay Life	35	39 34	28 13								
20 Year Endowment	33½	50 88	43 87								
	36					51 67	61 00				
Ordinary Life	44	36 08	34 88								
	50									44 12	55 13
15 Pay Life	43½			53 00	36 38						
20 Pay Life	43½	45 84	33 75								
20 Year Endowment	44½	55 33	46 87								
Ordinary Life	55½	56 63	45 38								

No Deferred Dividend policies have as yet participated.

Kind of Policy.	Age at Issue.	Cash Values of Quinquennial Reversionary Bonuses per $1,000 of Insurance declared at Last Previous Allotment.										Cash Values of Reversionary Bonuses, per $1,000 of Insurance declared in 1912 upon Reserved Bonus Policies completing their Deferred Periods during the Year.			
		Dividend Period.										Dividend Period.			
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.		15 Years.		20 Years.	
		Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 50	22 87	21 50	25 20	19 84	27 82	19 84	30 82	19 84	34 27	19 84	68 07	19 84	117 18
10 Pay Life		52 30	22 87	52 30	25 20	42 04	27 82	42 04	30 82	42 04	34 27	42 04	68 07	42 04	117 18
15 "		38 70	22 87	38 70	25 20	32 04	27 82	32 04	30 82	32 04	34 27	32 04	68 07	32 04	117 18
20 "		32 10	22 87	32 10	25 20	27 36	27 82	27 36	30 82	27 36	34 27	27 36	68 07	27 36	117 18
15 Year Endowment		67 10	46 91	67 10	57 18	62 81	68 81	.....	.....	.....	.....	62 81	162 77	.....	.....
20 "		49 80	39 86	49 80	47 58	47 19	57 37	47 19	68 81	.....	.....	47 19	162 77	47 19	230 40
Ordinary Life	35	21 90	27 82	21 90	30 82	26 24	34 27	26 24	38 32	26 24	42 75	26 24	83 85	26 24	145 70
10 Pay Life		61 90	27 82	61 90	30 82	51 34	34 27	51 34	38 32	51 34	42 75	51 34	83 85	51 34	145 70
15 "		46 00	27 82	46 00	30 82	39 37	34 27	39 37	38 32	39 37	42 75	39 37	83 85	39 37	145 70
20 "		38 50	27 82	38 50	30 82	33 83	34 27	33 83	38 32	33 83	42 75	33 83	83 85	33 83	145 70
15 Year Endowment		69 00	47 81	69 00	57 41	64 60	68 81	.....	.....	.....	.....	64 60	162 77	.....	.....
20 "		51 80	41 32	51 80	48 56	49 26	58 12	49 26	68 81	.....	.....	49 26	162 77	49 26	230 40
Ordinary Life	45	37 30	34 27	37 30	38 32	36 40	42 75	36 40	47 06	36 40	51 30	36 40	104 59	36 40	178 91
10 Pay Life		73 80	34 27	73 80	38 32	63 58	42 75	63 58	47 06	63 58	51 30	63 58	104 59	63 58	178 91
15 "		55 40	34 27	55 40	38 32	49 14	42 75	49 14	47 06	49 14	51 30	49 14	104 59	49 14	178 91
20 "		47 00	34 27	47 00	38 32	42 83	42 75	42 83	47 06	42 83	51 30	42 83	104 59	42 83	178 91
15 Year Endowment		71 50	49 31	71 50	58 35	67 08	68 81	.....	.....	.....	.....	67 08	162 77	.....	.....
20 "		55 30	42 78	55 30	49 87	52 73	58 68	52 73	68 81	.....	.....	52 73	162 77	52 73	230 40
Ordinary Life	55	56 00	42 75	55 97	47 06	55 97	51 30	55 97	55 27	55 97	58 87	55 97	125 51	55 97	210 13
10 Pay Life		91 30	42 75	91 30	47 06	82 50	51 30	82 50	55 27	82 50	58 87	82 50	125 51	82 50	210 13
15 "		71 10	42 75	71 10	47 06	66 15	51 30	66 15	55 27	66 15	58 87	66 15	125 51	66 15	210 13
20 "		62 70	42 75	62 70	47 06	59 87	51 30	59 87	55 27	59 87	58 87	59 87	125 51	59 87	210 13
15 Year Endowment		80 00	50 88	80 00	59 06	75 47	68 81	.....	.....	.....	.....	75 47	162 77	.....	.....

The Company does not issue Annual Dividend or 10 Year Deferred Dividend Policies.

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Declared during the year.										Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.					
		Year of Issue of Policies.										Dividend Period.					
		1909.		1906.		1903.		1900.		1897.		First period.		Second period.		Third period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	22							18 62	3 27								
"	24									19 51	3 48						
10 Pay Life	25							38 58	2 83	38 58	2 98						
15 "	25							29 72	4 14								
20 "	21									23 59	3 80						
20 "	25							25 55	3 80								
10 Year Endowment	21											102 08	39 02				
10 "	24	103 43	8 59														
15 "	22											65 84	28 39				
15 "	25	66 73	6 11					62 03	8 58	62 03	10 33			66 02	47 21		
20 "	25	49 25	5 02	48 39	6 48			45 50	6 59	45 50	7 67	48 39	24 14	48 39	36 00		
Endowment at 85	21	20 10	3 20														
" 85	27											22 65	18 23				
Endowm't at 85, 20 Pay	25	31 53	3 95									30 48	18 79	30 48	24 20		
Ordinary Life	31									23 36	4 24						
"	35							26 21	4 62								
10 Pay Life	35							47 80	3 41								
10 "	36									48 90	3 71						
15 "	35							36 98	5 32								
15 "	38									39 75	6 57						
20 "	35							31 97	4 91								
20 "	39									35 39	6 11						
10 Year Endowment	32	104 01	8 77														
10 "	35													103 13	70 90		
10 "	38											103 60	41 13				
15 "	34											67 01	29 89				
15 "	35	67 80	6 42					63 28	8 82	63 28	10 48			67 18	48 48		

20 "	34													49 67	25 65				
20 "	35	50 49	5 34					47 14	6 94	47 14	7 98					49 89	37 68		
Endowment at 85	34	27 17	4 00																
" 85	35													27 92	21 22	27 92	24 39		
Endowm't at 85, 15 Pay	32	42 16	4 75																
" 85, 20 "	34	36 65	4 51																
" 85, 20 "	35													36 96	22 47	36 96	29 54		
Ordinary Life	43							34 11	6 14	34 11	6 46								
10 Pay Life	44							59 55	4 18										
20 "	46							43 37	7 11										
10 Year Endowment	46															105 77	73 38		
10 "	48													106 63	45 11				
15 "	44													69 73	33 02				
15 "	45	70 60	6 81					66 63	9 46	66 63	10 82					70 18	52 07		
20 "	44	53 89	5 82					50 91	7 84					53 19	29 23				
20 "	45									51 60	8 85					53 77	42 40		
Endowment at 85	43													36 03	26 15				
" 85	44	37 47	5 66																
" 85	45															38 70	34 25		
Endowm't at 85, 10 Pay	45													72 29	34 56				
" 85, 15 "	43													52 34	28 42				
" 85, 20 "	44	45 67	5 45																
" 85, 20 "	45															46 82	38 60		
" 85, 20 "	46													48 09	29 75				
Ordinary Life	54							52 81	8 82										
10 Pay Life	51							72 01	4 96										
15 "	58							72 07	9 95										
20 "	58									66 03	10 34								
10 Year Endowment	54	112 77	10 27																
10 "	56													112 44	52 19	112 44	79 01		
15 "	52	75 68	7 54																
15 "	55							75 74	10 47	75 74	11 41					78 26	60 68		
20 "	52															59 96	49 32		
20 "	54	64 82	7 37					61 51	9 42										
20 "	55													64 31	40 24				
Endowment at 85	54													55 70	40 32				
" 85	56															61 04	54 22		
Endowm't at 85, 20 Pay	51													55 59	35 65				

The Company does not issue Deferred Dividend Policies.

Kind of Policy.	Age at Issue.	Annual Dividends per 1,000 of Insurance declared during the Year.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 49	3 60	21 49	4 29	21 49	5 01	21 49	5 74	21 49	6 46
10 Pay Life		51 67	7 20	51 67	9 32	51 67	11 61				
15 "		38 35	5 61	38 35	7 09	38 35	8 69	38 35	10 38	38 35	12 14
20 "		31 83	4 84	31 83	6 01	31 83	7 27	31 83	8 59	31 83	9 95
10 Year Endowment		102 73	10 27	106 22	18 39	106 22	23 52				
15 "		66 87	7 32	68 82	12 16	68 82	15 36	68 82	18 77	68 82	22 40
20 "		49 33	5 89	50 53	9 12	50 53	11 35	50 53	13 74	50 53	16 24
Ordinary Life	35	28 11	4 76	28 11	5 72	28 11	6 73	28 11	7 75	28 11	8 74
10 Pay Life		61 53	8 73	61 53	11 28	61 53	14 05				
15 "		45 91	6 88	45 91	8 68	45 91	10 63	45 91	12 68	45 91	14 80
20 "		38 34	5 98	38 34	7 43	38 34	8 97	38 34	10 58	38 34	12 22
10 Year Endowment		105 87	12 44	107 70	18 98	107 70	24 17				
15 "		69 52	8 84	70 50	12 78	70 50	16 01	70 50	19 48	70 50	23 17
20 "		51 91	7 10	52 47	9 77	52 47	12 06	52 47	14 49	52 47	17 03
Ordinary Life	45	39 55	6 73	39 55	8 13	39 55	9 57	39 55	10 98	39 55	12 32
10 Pay Life		75 57	11 02	75 57	14 15	75 57	17 53				
15 "		57 16	8 82	57 16	11 07	57 16	13 46	57 16	15 95	57 16	18 52
20 "		48 52	7 80	48 52	9 63	48 52	11 55	48 52	13 51	48 52	15 48
10 Year Endowment		111 03	15 32	110 94	20 06	110 94	25 35				
15 "		74 48	10 92	74 44	13 96	74 44	17 28	74 44	20 82	74 44	24 61
20 "		57 34	8 86	57 32	11 09	57 32	13 49	57 32	15 99	57 32	18 57
Ordinary Life	55	60 72	10 30	60 72	12 33	60 72	14 37	60 72	16 31	60 72	18 05
10 Pay Life		96 66	14 59	96 66	18 42	96 66	22 57				

| | | |

EQUITABLE LIFE—(CANADIAN BUSINESS)—*Concluded.*

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance declared at last previous allotment.						Dividends per $1,000 of insurance Declared upon Deferred Dividend Policies Completing their Dividend Periods During the Year.					
		Dividend Period.						Dividend Period.					
		First period.		Second period.		Third period.		*10 Years.		*15 Years.		†20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 49	15 45							21 49	71 42	20 50	143 10
10 Pay Life												43 50	126 99
15 "										38 35	82 27	33 10	146 4
20 "		31 83	20 51									28 10	165 94
10 Year Endowment								106 22	98 03				
15 "										68 82	123 83		
20 "		50 53	29 68									48 70	226 96
Ordinary Life	35	28 11	20 06							28 11	97 26	27 10	196 03
10 Pay Life												53 60	168 08
15 "										45 91	108 05	41 00	194 16
20 "		38 34	25 11									35 00	220 23
10 Year Endowment								107 70	110 26				
15 "										70 50	146 30		
20 "		52 47	32 03									50 90	269 89
Ordinary Life	45	39 55	28 26							39 55	145 58	39 10	318 79
10 Pay Life												69 00	258 07
15 "										57 16	155 85	53 40	300 88
20 "		48 52	32 67									46 20	343 68
10 Year Endowment								110 94	135 58				
15 "		74 44	45 51							74 44	190 63		
20 "		57 32	37 01									56 40	380 13
Ordinary Life	55	60 72	44 26							60 72	257 51	61 60	743 72

10 Pay Life												93 00	584 20
15 "										75 66	263 53		
20 "												66 60	769 86
10 Year Endowment								119 64	190 76				
15 "										85 21	302 39		
20 "		70 51	49 21									71 10	792 99

*Dividends in excess of American Experience 3 per cent. reserves. †Dividends in excess of Actuaries' 4 per cent. reserves.

GERMANIA LIFE—(CANADIAN BUSINESS).

Ordinary Life	24							20 66	23 21*				†
10 Pay Life	25							50 25	64 48				
20 Pay Life	25											28 10	94 84

*Dividends in excess of American Experience 3 per cent reserves. †Dividends in excess of Actuaries' 4 per cent reserves.

Kind of Policy.	Age at Issue	Annual Dividends per 1,000 of Insurance declared during the year.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24			26 08	7 04						
	25							25 12	8 28		
	26									25 74	9 26
	27					28 00	8 40				
10 Pay Life	23					52 96	10 60				
20 "	21									30 28	9 08
	25							32 76	8 84		
	26			35 60	8 90						
	27					36 20	10 14				
10 Year Endowmwnt	25			101 14	13 14	101 14	16 18				
15 "	25			64 46	12 24	64 46	14 18	62 30	13 70		
20 "	25			47 96	11 52	47 96	12 94	46 08	12 44		
	26									46 32	13 90
20 Year Endm't 10 Pay't	27			78 90	14 20						
Ordinary Life	34							31 58	10 42		
	35									32 50	11 70
	37			36 48	9 84						
	38					37 60	11 28				
20 Pay Life	35					41 76	11 70	39 52	10 68	39 52	11 86
	36			42 60	10 66						
10 Year Endowment	35					103 00	16 48				
	36			103 26	13 42						
15 "	35			66 74	12 68	66 74	14 68				
	36							64 96	14 30		
20 "	35			50 78	12 18	50 78	13 72	48 92	13 20	48 92	14 68
Ordinary Life	45			47 42	12 80			45 10	14 88		
	48					52 98	15 90			50 50	18 18
15 Pay Life	47			63 64	14 00						
20 "	42			48 66	12 16						
	44									49 06	14 72
	45					52 50	14 68	50 44	13 62		
10 Year Endowment	45			107 02	13 92						
	46					107 64	17 22				
15 "	45			71 82	13 64						
	46					72 62	15 98	70 58	15 52		
20 "	45			57 14	13 72	57 14	15 42	55 38	14 96	55 38	16 62
Ordinary Life	53							61 92	20 44		
	54			67 50	18 22						
	55					70 48	21 14				
	58									77 36	27 84
20 Pay Life	51					62 48	17 50				
	52							62 66	16 92		
	57			77 82	19 46						
10 Year Endowment	50					110 80	17 72				
15 "	54			82 28	15 64						
	55					84 04	18 48				
20 "	50							61 38	16 58		
	51					64 64	17 46				
	55			72 26	17 34						

All policies issued since Dec. 31, 1906 are non-participating.
No Quinquennial or Deferred Dividend policies are in force.

QUINQUENNIAL DIVIDENDS PER 1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

Dividend Period.									
First Period.		Second Period.							
Prem.	Div.	Prem.	Div.						
$ cts.	$ cts.	$ cts.	$ cts.						

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Paid during the Year.									
		Year of Issue of Policies.									
		†1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24									20 00	5 92
	25	21 49	4 51	21 34	5 18	21 34	5 44	21 34	5 81		
	26										
10 Pay Life	25	51 67	8 87	47 77	9 81	47 77	10 87	47 77	3 40		
15 "	25	38 35	6 94	35 99	7 75	35 99	8 45	35 99	9 37		
	26										
20 Pay Life	24									27 60	7 67
	25	31 83	5 99	30 25	6 74	30 25	7 27	30 25	7 97		
10 Year Endowment	21					106 60	22 86				
	25	106 22	17 72	106 96	20 19						
		102 32	13 82								
15 Year Endowment	25	68 82	11 88	68 77	13 49				68 77	17 32	
		66 64	9 70								
	27					69 02	15 30				
20 Year Endowment	25	50 53	9 03	50 18	10 23	50 18	11 36	50 18	12 81		
	26	49 19	7 69								
Ordinary Life	35	28 11	5 93	27 88	6 72	27 88	7 10	27 88	7 64	27 10	8 10
10 Pay Life	35	61 53	10 76	57 72	11 95	57 72	13 25	57 72	4 19		
15 "	34										
	35	45 91	8 51	43 65	9 49	43 65	10 36				
	36							44 59	11 75		
20 Pay Life	35	38 34	7 41	36 87	8 30	36 87	8 96	36 87	9 84		
10 Year Endowment	35	107 70	18 27	108 41	20 84	108 41	23 70				
		104 40	14 97								
15 Year Endowment	32										
	35	70 50	12 50	70 43	14 18	70 43	15 87	70 43	18 02		
		68 74	10 74								
	39										
20 Year Endowment	35	52 47	9 70	52 13	10 97	52 13	12 10	52 13	13 56	50 90	13 58
	36	51 47	8 70								
Ordinary Life	45	39 55	8 38	39 36	9 38	39 36	9 95	39 36	10 70		
	46									40 70	12 21
10 Pay Life	45	75 57	13 60	72 32	15 17	72 32	16 78	72 32	5 20		
	47										
15 "	44					53 91	14 28				
	45	57 16	10 93	55 33	12 19						
	46										
	48							60 10	15 90		
20 Pay Life	45	48 52	9 68	47 42	10 80	47 42	11 62	47 42	12 69	46 20	13 38
	46										
10 Year Endowment	45	110 94	19 35	111 63	22 08	111 63	24 94				
		108 41	16 82								
15 "	44							73 80	19 19		
	45	74 44	13 74	74 40	15 54	74 40	17 22				
		73 21	12 51								
20 Year Endowment	44									55 60	15 50
	45	57 32	11 11	57 03	12 48	57 03	13 61	57 03	15 07		
		56 69	10 48								
Ordinary Life	55	60 72	12 83	60 82	14 18	60 82	14 94	60 82	15 95	61 60	18 24
10 Pay Life	52										
	53			89 31	18 97						
	54										
	55	96 66	18 05			94 57	22 10	94 57	6 30		

QUINQUENNIAL DIVIDENDS PER 1,000 OF INSURANCE PAID DURING THE YEAR.

Dividend Period.

*First period.		Second period.		Third period.		Fourth period.		Fifth period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
				20 50	30 37	20 50	35 15	20 50	40 22
		21 85	27 73						
		47 77	54 03	43 50	7 70			43 50	9 79
		35 99	42 02					33 10	9 79
				33 80	45 58				
		30 25	36 15			28 10	45 85	28 10	9 79
				28 60	39 46				
		107 18	115 04						
		68 77	75 48						
				68 00	84 88				
		59 18	56 49	48 70	61 91	48 70	74 95		
		27 83	35 49	27 10	40 67	27 10	47 44	27 10	54 72
				53 60	9 79			53 60	12 72
		58 93	67 63						
		42 73	50 50						
				41 00	56 57			41 00	12 72
		36 87	44 73	35 00	49 89	35 00	59 14	35 00	12 72
		108 22	117 69						
		70 43	79 16						
				70 60	92 35				
		52 13	60 37	50 90	67 79	50 90	81 88		
		39 36	50 26	39 10	60 35	39 10	71 04	39 10	83 08
				69 00	12 72			69 00	16 55
		76 03	89 55						
				53 40	76 85			53 40	16 55
		56 85	68 95						
		47 42	58 67	46 20	68 40				
						47 80	85 40	47 80	17 01
		111 63	125 67						
		74 40	86 83	73 80	100 82				
		56 29	67 50						
				56 40	80 42	56 40	97 60		
		60 82	78 10	61 60	98 83	61 60	118 81	61 60	142 67
								84 60	20 02
		89 31	107 67						
				90 10	16 11				

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Paid during the Year.									
		Year of Issue of Policies.									
		†1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
15 Pay Life	52							67 75	17 84		
	53										
	54					72 26	17 32				
	55	75 66	15 00	74 71	16 63						
	57										
20 Pay Life	53										
	54										
	55	66 69	13 70	66 30	15 14	66 30	16 10	66 30	17 37		
	59									79 40	23 21
10 Year Endowment*	55	119 64	21 79	120 45	24 74						
		118 00	20 15								
15 "	55	85 21	16 55	85 37	18 52	85 37	20 15				
		84 53	15 87								
	56							87 19	22 78		
20 Year Endowment	54							68 50	17 99		
	55	70 51	14 32	70 51	15 89	70 51	16 99				
		70 23	14 04								
	57										

*No Deferred Dividend Policies have been issued since the year 1906.

†During 1909 the Company's premium rates for Endowment Policies were decreased and it has therefore been necessary in some cases to show the figures for policies at the two rates for the same age at issue.

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YORK (CANADIAN BUSINESS)—*Concluded.*

QUINQUENNIAL DIVIDENDS PER $1,000 OF INSURANCE PAID DURING THE YEAR.

Dividend Period.									
First period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
				69 20	105 20			69 20	20 58
		80 11	101 01					61 40	20 58
		66 30	84 03	63 90	100 12	63 90	121 68		
		120 45	143 66						
		85 37	105 07						
						71 10	136 69		
		75 13	95 43						

MUTUAL LIFE OF NEW YORK. (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	Dividends per 1,000 of Insurance Declared upon Deferred Dividend Policies completing their Divdiend Periods during the Year.					
		Dividend Period.					
		†10 Years.		‡15 Years.		‡20 Years.	
		Years.	Div.	Years.	Div.	Years.	Div.
			cts.		cts.		cts.
Ordinary Life	25	21 34	47 00	20 50	81 96	20 50	162 91
10 Pay Life	25	47 77	91 15	43 50	96 42	43 50	165 33
15 "	25			33 10	117 23	33 10	181 90
20 Pay Life	25	30 25	61 87	28 10	103 36	28 10	206 57
10 Year Endowment	25	106 96	190 14				
15 "	25			67 40	215 16		
20 "	25	50 18	95 16			48 70	325 77
	26			48 [illegible]	163 41		
Ordinary Life	35	27 88	61 51	27 10	110 29	27 10	219 96
10 Pay Life	35	57 72	111 77	53 60	123 25	[illegible]	212 75
15 "	35			41 00	150 79	41 00	234 87
	36						
20 Pay Life	35	36 87	76 66	35 00	133 78	35 00	268 55
10 Year Endowment	[illegible]	103 41	[illegible]				
15 "	32	69 79	130 60				
	35			69 30	232 46		
20 Year Endowment	35			50 90	179 12	50 90	361 70
	36	52 42	103 35				
Ordinary Life	45	[illegible]	[illegible]	39 10	165 21	39 10	341 40
10 Pay Life	45	72 32	144 55	[illegible]	171 73	69 00	303 18
15 "	45			53 40	210 98		
	45					55 10	353 54
20 Pay Life	45	47 42	101 59	46 20	189 93	46 20	[illegible]
10 Year Endowment	45	111 63	212 35	.....			
15 "	44			73 80	273 30		
	46	75 06	150 49	....	....		.....

MUTUAL LIFE OF NEW YORK (CANADIAN BUSINESS)—*Concluded.*

	Age at Issue.	Dividends per $1,000 of Insurance Declared on Deferred Dividend Policies Completing Their Dividend Periods During the Year.					
		Dividend Period.					
		†10 Years.		‡15 Years.		‡20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
20 Year Endowment	45	57 03	118 14	56 40	220 29	56 40	451 77
Ordinary Life	53	60 82	140 20	61 60	297 32	61 60	627 86
10 Pay Life	52					84 60	429 32
	55	94 57	202 80	93 00	273 94		
15 Pay Life	55	74 71	165 96	74 40	342 59	74 40	579 85
	57						
20 Pay Life	54			63 90	302 86		
	55					66 60	667 87
	56	68 97	157 69				
10 Year Endowment	57	120 45	250 85				
15 "	52	80 88	170 48				
	55			85 90	382 74		
	56						
20 Year Endowment	53			67 00	299 43		
	54	68 50	152 20				
	55					71 10	703 59

†Dividends in excess of American Experience 3½ per cent reserves.
‡Dividends in excess of American Experience 4 per cent reserves.

Kind of Policy.	Age at Issue.	Annual Dividends per 1,000 of Insurance declared during the year				Quinquennial Dividends per 1,000 of Insurance declared at last previous allotment										Dividends per 1,000 of Insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Year of Issue of Policies				Dividend Period.										Dividend Period.					
		1909.		1906.		First period.		Second period.		Third period.		Fourth period.		Fifth period.		1 to 10 years.		11 to 15 years.		16 to 20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c
Ordinary Life	25	21 49	3 65	21 49	6 20							21 20	30 61	21 20	36 05	21 49	49 75			20 50	160 95
10 Pay life		51 67	7 59									44 30	11 93	44 30	13 36	51 67	107 28			43 50	197 79
15 "		38 35	5 86									33 70	11 93	33 70	13 36			32 10	138 07		
20 "		31 83	4 99	31 83	8 99							28 60	30 61	28 60	13 36	31 83	78 88			28 10	186 54
10 Year Endowment		102 73	11 32	106 22	39 24											106 22	168 45				
15 "		66 87	7 93															67 40	220 37		
20 "		49 33	6 26	50 53	14 07			48 70	[illegible]			49 60	71 61			50 53	99 81	48 70	205 80	48 70	313 04
Ordinary Life	35	28 11	4 83	28 11	8 21							28 30	41 39	28 30	49 26	28 11	64 83	27 10	115 29	7 10	190 87
10 Pay Life		61 53	9 19	61 53	17 31					53 60	13 36	54 70	15 00	54 70	16 91			53 60	106 97		
15 "		45 91	7 15									44 90	15 00	44 90	16 91	45 [illegible]	92 19	44 90	147 92		
20 "		38 34	6 16	38 34	10 99							35 80	41 39	35 80	16 91	38 34	82 [illegible]	35 60	144 59	35 00	218 75
10 Year Endowment		105 87	13 44	107 70	29 89											107 70	169 58				
15 "		69 52	9 41	70 50	19 75			69 30	61 39	69 30	82 23							69 30	48 71		
20 "		51 91	7 45	52 47	14 84			50 90	45 09			52 20	76 35			52 47	99 99	50 90	211 79	50 90	326 84
Ordinary Life	45	39 55	6 83	39 55	11 64					39 10	48 00	41 50	63 01	41 50	76 70	39 55	72 66	39 10	153 06	39 10	266 77
10 Pay Life		75 57	11 55											71 00	21 78	75 57	123 29	69 00	139 29		
15 "		57 16	9 13	57 16	16 45									55 20	21 78			53 40	191 39		
20 "		48 52	8 02	48 52	14 10			46 20	35 05			48 00	63 01			48 52	87 06			46 20	292 25
10 Year Endowment		111 03	16 27													110 94	170 78				
15 "		74 48	11 43	74 44	21 17													73 80	271 16		
20 "		57 34	9 17	57 32	16 40			56 40	50 56											56 40	376 05

| | 55 | 60 72 | 10 44 | 60 72 | 17 70 | | | | | 61 60 | 80 34 | | | | |

STATE LIFE (CANADIAN BUSINESS).

Kind of Policy.	Age at Entry.	Annual Dividends per 1,000 of Insurance declared during the Year.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ordinary Life	25	21 39	3 61	21 39	3 74	21 39	4 10				
10 Pay Life		51 53	5 02	51 53	6 84	51 53	9 44				
15 "		37 87	4 32	37 87	5 41						
20 "		31 59	3 98	31 59	4 74	31 59	5 84	28 10	4 58		
20 Year Endowment		50 27	5 49	50 27	6 53	50 27	8 90				
Ordinary Life	35	27 93	4 17	27 93	4 60	27 93	5 30	27 30	5 00	25 95	5 90
10 Pay Life				61 53	7 98	61 53	11 11				
15 "				45 70	6 34						
20 "		38 09	4 53	38 09	5 58	38 09	6 99	35 40	5 81		
15 Year Endowment				69 25	8 67						
20 "		51 77	5 22	51 77	6 90	51 77	9 25				
Ordinary Life	45	39 30	5 48	39 30	6 45	39 30	7 74	39 70	7 89	37 69	9 27
15 Pay Life				57 07	8 07	57 07	10 50				
20 "		48 09	5 78	48 09	7 26	48 09	9 13	47 10	8 35		
15 Year Endowment						72 90	13 11				
20 "		56 43	6 19	56 43	8 03	56 43	10 43				
Ordinary Life	55	60 45	9 30	60 45	10 91	60 45	12 84	61 90	13 39	60 00	15 50
20 Pay Life		65 77	9 46	65 77	11 33	65 77	13 52				
20 Year Endowment		70 77	9 60	70 77	11 58	70 77	13 93				

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance declared during the Year. Year of Issue of Policies.										Dividends per $1,000 of Insurance declared on Deferred Dividend Policies completing their Dividend Periods during the Year. Dividend Period.					
		1908.		1905.		1902.		1899.		1896.		*10 Years.		†15 Years.		†20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 11	2 17	21 11	2 44	21 49	2 79			20 50	2 40					20 50	7? 79
15 Pay Life				37 15	2 42												
20 "		39 95	2 50	39 95	3 04	31 83	3 73	28 10	2 48	28 10	2 62					28 10	105 79
10 Year Endowment		103 70	5 11			106 22	10 50										
15 "		66 75	3 76	66 75	5 25	68 82	7 10										
20 "		49 11	3 14	49 11	4 16	50 53	5 43	48 70	3 12							48 70	207 93
Ordinary Life	35	27 62	2 60	27 62	3 04	28 11	3 60	27 10	2 91							27 10	100 85
10 Pay Life				59 41	4 94	61 53	6 53										
15 Pay Life				44 55	4 05			41 00	3 22								
20 Pay Life		37 35	2 94	37 35	3 62	38 34	4 49	35 00	3 11	35 00	3 37					35 00	139 11
10 Year Endowment				105 26	7 74	107 70	10 62					107 70	119 92				
15 Year Endowment		68 49	4 02	68 49	5 50	70 50	7 32										
20 Year Endowment		51 11	3 40	51 11	4 45	52 47	5 73	50 90	3 49	50 90	3 67					50 90	212 65
Ordinary Life	45	38 86	3 49	38 86	4 26	39 55	5 16	39 10	4 58							39 10	146 22
15 Pay Life		55 61	4 03	55 61	5 18												
20 "		47 39	3 76	47 39	4 72	48 52	5 89	46 20	4 53							46 20	179 07
10 Year Endowment				108 60	8 22	110 94	10 90										
15 "		72 51	4 60	72 51	6 16									73 80	190 88		
20 "		56 60	4 05	56 00	5 22	57 32	6 59									56 40	225 48
Ordinary Life	55	59 66	5 70	59 66	6 99	60 72	8 48	61 60	7 93					61 60	155 58		
10 Pay Life		93 85	6 64														
20 "				65 34	7 24												
10 Year Endowment						119 64	11 60										
15 "						85 21	9 78										

There are no Quinquennial Dividend Policies in force.

*Dividends in excess of American Experience 3% reserves. †Dividends in excess of Actuaries' 4 % reserves.

Form of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment.										Dividends per $1,000 of Insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Dividend Period.										Dividend Period.					
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.		10 Years.		15 Years.		20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	19 89	7 46	19 89	9 95	19 89	7 46										
	26															20 40	46 00
10 Pay Life	22															42 56	69 00
	27	44 22	2 28	44 22	1 20	44 22	3 30										
20 "	24															27 39	62 00
	27	28 50	2 28														
Ordinary Life	35	26 38	9 90														
15 Pay Life	33	38 20	2 79	38 20	1 55	38 20	11 94	38 20	19 10								
20 "	33															32 48	72 00
	35	34 08	2 67														
20 Year Endowment	36															50 11	116 00
	38	50 86	38 15	50 86	38 15												
Ordinary Life	45	37 97	14 24	37 97	18 99	37 97	14 24	37 97	14 24								
	47															41 30	89 00
20 Pay Life	43	35 05	3 20														
10 "	54															87 94	143 00

The Company does not issue Annual Dividend Policies.
*Dividend in excess of "Actuaries" 4 per cent reserves.